

ILLUSTRATED LOUISVILLE



LINDNER, EDDY & CLAUS, LITH. N. Y.

KENTUCKY'S METROPOLIS

R. BAUDE.
Watchmaker & Jeweler
312 W. Market Street,
LOUISVILLE, KY.

ILLUSTRATED LOUISVILLE:

KENTUCKY'S METROPOLIS.

ITS GROWTH, RESOURCES, COMMERCE, MANUFACTURES, FINANCIAL
INTERESTS, PUBLIC INSTITUTIONS, AND PROSPECTS.

CONTAINING ALSO REVIEWS OF

NEW ALBANY AND JEFFERSONVILLE, INDIANA.

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PREFACE.

IT is a common fallacy to suppose that prefaces are never read, and that the task of writing them is a mere perfunctory compliance with the requirements of custom; yet despite this fact, the compiler of this volume does not feel authorized to commit it to the press without a few introductory remarks. It may, perhaps, be necessary to state that there has been no attempt to write a detailed history of Louisville, but merely to present in the historical portion of the volume an outline sketch of the prominent items in the record of Louisville's hundred odd years of progress, and to supplement these with such facts in regard to the city of to-day as will best serve to illustrate her wonderful growth and present prominence in the pursuits of civilization. The information in the work has been gleaned from many sources. Every volume known to have been written in relation to the history of the city has been examined, and files of newspapers have been consulted from the earliest times. The actual data with regard to the leading business concerns has been obtained by house-to-house canvass and personal interview with their respective owners. The information contained, therefore, in such articles is entirely trustworthy, and represents the constant labor of a corps of reporters for several months. It has, in fact, been the aim of the publishers to produce a work that will become a standard authority on the matter it contains, and no labor or expense has been spared to make it the most attractive and useful book of its kind ever published. The illustrations are artistic, appropriate and original; while the literary features have been made entertaining as well as instructive. Money has not been spared in its typographical execution—a fact which ought to go far towards its favorable reception by the public and those residing in this and foreign countries to whom it will be sent, informing them of the great and growing prosperity of this section of this truly "Almighty Republic." With sincere thanks to those who have received the representatives of this work with a spirit of courtesy, to the public for its generous support, to the press for its wise discrimination that induced its hearty aid, and the expression of a hope that the work will be received favorably and its usefulness felt generally, we take the liberty to subscribe ourselves,

THE PUBLISHERS.

Chicago, 1891.

R. BAUDE.
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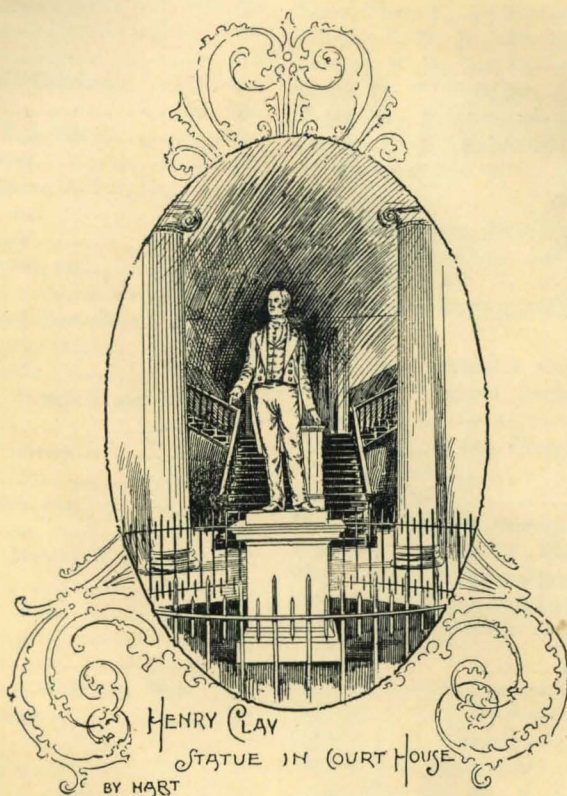
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HENRY CLAY

STATUE IN COURT HOUSE

BY HART



tions of capital, enterprise, and labor, are never the result of accident, but invariably the outgrowth of natural and artificial conditions, clearly defined and unquestionable in their existence and influence. The concentration of power, capacity, mental force, and ingenuity in cities is as inevitable as the laws of gravitation, and as certain in their operation. The most important natural conditions are salubrity of climate, convenient geographical location, fertility of soil in the adjacent agricultural region, and, above all, accessibility to navigable waters; for all history bears witness that no rich, populous, and prosperous community has ever flourished or grown powerful without commerce, and hitherto, at least, commerce has always been dependent upon riparian communication with the outside world. In all of these things Louisville has been and is peculiarly blessed. Her climate is a delightful one at all seasons, the excessive heats of summer and the killing blasts of winter, so much dreaded by the inhabitants of less favored regions, being almost unknown, as are also the sudden and dangerous changes of temperature common to most latitudes. These few remarks, however, are not intended as an apology for the planting or growth of cities, but as a mere prelude to what we shall say further along concerning the origin, development, present status and future prospects of Louisville.

HISTORICAL SUMMARY.

Historical retrospection should have at least this value—that it enables the youth of the present to appreciate the heritage it enjoys from the toil of the past. In a busy and somewhat material age, not many of the

community have the time, and some have not the inclination, to dip very deeply into local history; but the phenomenal growth of Louisville at the head of the cities and towns of the Blue Grass State suggest as not inappropriate a glance along the lines of what may be termed the historical backbone of the commonwealth's metropolitan life. The original survey of the present site of Louisville embraced 4000 acres of land, extending from Beargrass Creek to the foot of the Falls, and was made by order of Lord Dunmore, then the royal governor of Virginia, who subsequently deeded the entire tract to John Campbell and Dr. John Connolly. The latter gentleman, however, having been suspected of leaning toward the throne during the Revolutionary period, the Virginia Legislature in 1780 passed "An act for establishing the town of Louisville at the falls of the Ohio." Said act, confiscating Campbell and Connolly's property, by the terms of the same act confiscated it to the commonwealth, and a board of trustees was appointed to make a new survey, make a plat of the proposed town, and to sell the lots to whomsoever would buy. The plat then completed is not now known to be in existence, the oldest one at present in the city archives having been drawn in 1812, but the actual life of Louisville began in the spring of 1780, with a population of about 600. The navigation of the Ohio and Mississippi had been all down stream, the vessels employed consisting of batteaux, flat-boats, and similar frail craft; but in the year named a keel-boat passed the falls for New Orleans from Fort Pitt, with a small cargo of gunpowder. This was the inauguration of up-stream navigation, and the first intimation of the practicability of ascending the falls with a loaded vessel, and from that laborious voyage grew the tremendous commerce of the Western rivers. It was also a godsend to Louisville, providing employment for much of its hardy pioneer population, and later on causing the government to undertake and carry out great schemes of improvement, which have resulted in rendering harmless the once dangerous reefs, rocks and eddies of the falls, by the construction of a canal around them. It also brought hither many enterprising business men and capitalists, who sought in the then far West scope for their energies and employment for their money. About 1780 a new fort was erected at the falls, and the arrival of a large number of young girls to some extent met the demand for wives which so often arises in all new countries. In 1782 the garrison stationed here to protect the settlement from Indian forays erected Fort Nelson, a rather imposing stronghold, on ground lying north of Main and between Sixth and Eighth Streets. For many years the guns of this celebrated fortress commanded all approach to the city, and it was regarded as a formidable agent in the pacification of the aborigines and the opening of the country on both banks of the river. Up to this time, owing to the oppressive and unwise administration of affairs by the town trustees, the progress of Louisville had been very slow indeed, some of the original settlers actually removing to the Indiana side and establishing the village of Jeffersonville, which, notwithstanding its disadvantages of location, bade fair for a time to outstrip its older rival. The recent close of the Revolution, however, and the release from military duty and prison of large numbers of daring and adventurous spirits, brought to the falls a new element and a grand influx of people and business. Schools, factories, and courts were soon in full operation, navigation and commerce received a new impetus, a spirit of progress became visible in every direction. The people had grown weary of, and restive under, the domination of Virginia, and in 1783 a petition was presented asking for a separate State government, or rather independence, with the object of becoming a member of the Union. Intercourse between East and West was very slow in those days, and it was not until 1790 that Virginia's consent was obtained and a petition presented to Congress for Kentucky's admission, an act which was consummated in 1792, and Kentucky assumed her place in the constellation—the favorite child of Old Virginia and the eldest daughter of the Union.

A CENTURY OF PROGRESS.

And now commenced in earnest the career of Louisville—a career full of incident and interest, but which we have neither time nor space to narrate in this place. A new board of trustees was appointed, a code of municipal law formulated, and with the capital of the state within easy reach, and favorable legislation for all of her material interests assured, the town began a substantial and steady growth, which has continued in ever-increasing volume to the present. The first check occurred in 1781–1795, occasioned by the embargo laid by Spain upon the navigation of the Mississippi; by the complications consequent thereupon—among others, the Burr conspiracy; and by the constant strain and threats to which commerce was subjected. In the latter year the matter was settled by treaty, the river and the port of New Orleans being ceded to the United States; but

this treaty was set aside in 1802 by the transfer of Louisiana to the French Government, at the head of which stood the great Napoleon, who, in consideration of \$15,000,000, abandoned all claim to the river and territory in 1803. The consummation of this transaction opened the way to the Gulf and the world, and Louisville was not slow to avail herself of the opportunities presented to render herself mistress of the Ohio River and its trade; her commercial greatness may be said to date from and take its rise in the acquisition of Louisiana. Shipping-port, Louisville's only rival on the Kentucky shore, which had sprung into a busy town, was snuffed out by the construction of the Falls canal, which at the same time rendered navigation at this point safe and certain at all stages and seasons of water. In 1810 the population had swelled to over 1300, and the police force, consisting of two officers, was organized. The first Court-house was erected in 1811, and on the 13th of October of the same year the first steamboat that ever ploughed the Ohio was launched at Pittsburgh, and reached Louisville three days later, bound for New Orleans, in honor of which city she was named. It were a thrice-told and familiar tale to follow up the development of the steamboat interest, which in these days of railroads is of com-



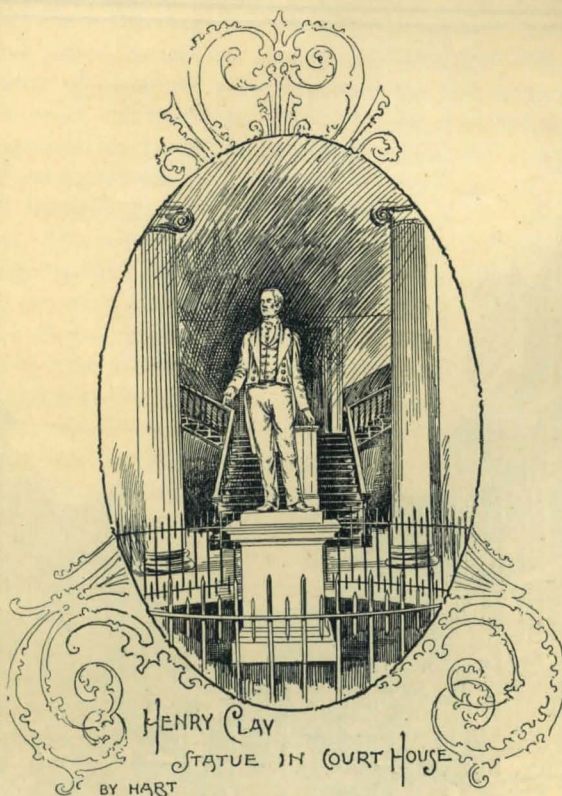
paratively small importance and declines visibly day by day—a fate that may in the course of time overtake its destroyer, the iron horse. The progress of Louisville has at all times partaken of the character of her people, and particularly it has ever been conservative, deliberate, yet substantial and lasting. Every public building and institution bears the impress of solidity and permanence, and whatever has been sacrificed in appearance has been more than gained in real worth.

OTHER INTERESTING ITEMS.

Louisville's first financial institution—a branch of the Bank of Kentucky—was opened in 1812, and the same year saw the establishment of the pioneer iron foundry of Paul Skidmore, the *Western Courier* and *Louisville Correspondent* newspapers. A series of severe earthquakes occurred in this locality, extending from December, 1812, to March, 1813, doing, however, no serious damage to property, though the alarm and excitement were general. The town of Portland was laid out by William Lytle in 1814, chartered in 1854, and annexed to Louisville in 1837. New ganized in 1814, and for ingly as a steamboat-building imports and exports of Louisville considerable, embracing carlasses, copper, pig-iron, and and the first paper-mill was Hikes. In 1815 Louisville stores, one church, one thea-July 3d launched her first Shelby," 122 tons, designed Louisville trade. Much in-tion existed at this time, of "wild-cat" money—bills private parties on the in-credit. Hence the establish-United States Bank in 1817 blessing, however, which con-expected, and which led to lowing year of the Commer-ital, \$1,000,000. General founder of this city, died paper, the *Public Advertiser*, in 1820 was 4,000; value of and factories, 207. The year visit of Lafayette, and the ville and Portland Canal Company, work upon which important improvement began in March of the suc-ceeding year, and was completed and open for use December 5, 1830, at a cost of \$750,000. Louisville was incorporated as a city Feb. 13, 1828, and at the municipal election held the succeeding 4th of March, J. C. Buchlin was chosen mayor. The aggregate value of business transactions for 1829 footed up \$15,000,000, and the first public school edifice was erected the same year. The beginning of 1830 found here a population of over 10,000; the hum of industrial and commercial activity was heard everywhere. The same year marked the appearance here of George D. Prentice and his association with a Mr. Buxton in the establishment of the afterward famous *Daily Journal*—a newspaper that for nearly a period of forty years was the acknowledged leader of the Western and Southern press. The Bank of Louisville was opened in 1831 with a capital of \$2,000,000. The Government deposits were removed in 1833, which caused a slight flutter in business circles.

In 1835 the Frankfort Railroad and the original Galt House were completed; a move was made to light the city with gas, and the population was estimated at 20,000. One hundred new business houses were erected;

Albany, Ind., was also or-many years prospered exceed-and manufacturing town. The ville for 1814 were quite goes of cotton, sugar, mo-miscellaneous merchandise, erected by Messrs. Jacob and boasted 122 factories and tre, and two newspapers, and steamboat, the "Governor for the New Orleans and convenience and dissatisfac-arising out of the circulation issued by corporations and tangible basis of personal ment of a branch of the was hailed as a blessing—a ferred none of the benefits the establishment in the fol-cial Bank of Louisville, cap-George Rogers Clark, the this year, and a third news-was started. The population town lots, \$3,500,000; stores 1825 was marked by the organization of the Louis-



the shipments of salt meats reached 4,000,000 pounds, and of whiskey 26,000 barrels; a police court was established; the daily *City Gazette* and monthly *Western Messenger* issued.

YEARS OF DISASTER.

All of the banks suspended April 19, 1837, in common with similar institutions elsewhere, and panic prevailed—the natural result of an unlimited credit system, which thus received its death-blow, to the eternal good of the country's material interests. Recovery was slow, but it came, and with it a more substantial prosperity than ever. In 1840 the population was 21,210; capital invested in manufactures, \$713,675; newspapers, 16—five dailies, three semi-weeklies, seven weeklies, and one monthly. The city was first lighted with gas this year, and the so-called "great" fire occurred. Manufactures and trade were again on their feet, and the wreck of the past cleared away, so that, established on a firm basis of fair values and sound currency, there was no reason to apprehend further disaster to business interests. And so the Falls City moved onward in the march of progress without halt or interruption for many years, gradually extending her influence and connections throughout the vast and immensely productive Ohio and Mississippi valleys, adding to her prestige and population, and growing with a healthy growth. The Louisville & Frankfort Railroad Company was chartered; a railroad was constructed from Jeffersonville to Columbus, Indiana; another from New Albany to Salem; and the initial steps taken towards the building of the Louisville & Nashville Railroad, which enterprise was chartered March 2, 1850, and work begun in 1851. The Louisville, New Albany & Chicago Railroad, chartered in 1847, was opened for traffic. The Jeffersonville & Indianapolis Railroad began operations in 1853, thus affording outlets north and west for Louisville enterprise. The failure of the Ohio Life and Trust Company of Cincinnati in 1857 brought with it another financial disaster from which Louisville suffered severely, but not to the extent felt elsewhere, though the general resulting inactivity which ensued affected the banks and other fiduciary institutions somewhat, and trade was dull, though not for long, for in 1859 the city was as busy and prosperous as ever. In 1860 her population numbered 68,000, and she was in a more flourishing condition than ever before; but her interests were with the South; most of her trade was with that section, and the beginning of the great Civil War at once closed her factories, stopped every industry, and with fitful intervals bound up and paralyzed her energies during four long and disastrous years. The banks were wrecked, and the strongest of them all, the Southern Bank of Kentucky, cancelled its stock at \$2.00 for \$1.00, and closed its doors forever. The corporate State banks were taxed out of existence in 1863, and were succeeded by representatives of the National banking system.

POST-BELLUM DAYS.

The close of the internecine struggle between the States in 1865 again opened to the Southern States the markets on the border, and Louisville again became the centre of trade and commerce. But the South was impoverished and required much encouragement in word and deed to prevail upon her broken-spirited children to again take up the implements of peace and resume their place among the nations. Louisville contributed generously both of encouragement and substantial aid in those dark days, and has ever since the restoration of prosperity continued to reap her reward in the love, confidence, and material patronage of that people.

VALUABLE ACCESSIONS, RAILROAD CONSTRUCTION, ETC.

Subsequently Northern and Eastern men were not slow to see the advantages that must accrue to Louisville from the altered condition of the South, socially and politically, and flocked hither by hundreds, investing their capital and energy in enterprises of all kinds, that have added vastly to the city's wealth and importance. Trade and industry took a new start, more vigorous and successful than ever, and the growth of the city in all that goes to constitute a prosperous and happy community has been wonderful. New railroads, the extension of old ones, the bridging of the Ohio, the improvement of canal and of river navigation, the introduction of modern methods in every department of business life, the erection of magnificent buildings devoted to commerce, manufacturing and domestic purposes, the extension and emendation of the school system, and a thousand other indications, point the lesson that, whatever her immediate losses, Louisville was ultimately an immense gainer by the war and the changed conditions which have since obtained. The Knoxville branch of the Louisville & Nashville Railroad was built in 1867; the Cincinnati Short Line (now a portion of the Louisville and Nashville system) was opened, and the Ohio and Mississippi connection made in 1869. The same year witnessed the beginning of work on the Ohio River bridge, and the laying of the City Hall corner-stone. The leading events,

however, since the war period are fresh in the memory of most citizens. The years comprising the interval have been those in which the city, as it is to-day, has been built up in full view of those now living. The city has extended its limits, the waste places have been turned into busy workshops and beautiful homes, the telephone, the electric light, and a vast number of conveniences unknown to former days have been added, and the population of the city has increased from 123,758, according to the census of 1880, to upwards of 200,000 according to similar calculations for the ninth decade.

GEOGRAPHICAL AND MANUFACTURING ADVANTAGES.

Geographical position and manufacturing advantages are necessarily so homogeneous in the progress as well as in the birth of a great manufacturing community, that in the subject-matter of this volume these two requisites are combined in their exposition as they naturally are in their power. Louisville combines more geographical advantages of position than almost any city in the Union, bearing the same commercial relation to the new South as Chicago does to the new Northwest, with this important difference, viz.: in addition to her extensive railroad connections she has an advantage that cannot be overestimated in the noble river that, flowing at her feet and capable of bearing the traffic of a nation, mingles its waters with those of the majestic Mississippi, and thus through that great artery and its tributaries brings to our doors the rich products of the vast regions that border the Upper and Lower Mississippi, the St. Francis, the White, Black, Arkansas, Yazoo, Anochita, Red, and many other navigable water-courses. Can there, therefore, be any doubt of the future of the Falls City as a commercial and shipping as well as a manufacturing point? The contemplated improvement of the rivers may for a brief time be delayed, but the very necessities of the country will force the expenditure of the ready money requisite to render this great highway of transportation all that it can be made, and which its location to producing and consuming populations of the country indicate it must be. Not only will the increasing wants of the people for cheap transportation require this, but the steadily growing bulks requiring transportation will render it necessary, and such improvements of the navigation of all connecting rivers, as will make most available to those points this system of inland navigation—without a parallel in any nation or any country. Again, for the carrying on of manufactures of great magnitude and variety Louisville is not excelled in natural advantages, and in the means for building up large and successful establishments by any of the most favored of the other cities of the continent. It would not be possible within the limits of a single volume to give in detail all the facts in connection with the manufacturing operations conducted in Louisville. Suffice it to say whiskey and tobacco are the leading products of Louisville; yet vast quantities of agricultural implements, vehicles of all kinds, leather, textile fabrics, boots and shoes, cement, steam-engines, machinery, architectural iron-work, stoves, tin and sheet-iron ware, sash, furniture, doors and blinds, cooperage, etc., add to the volume of her industries. To put the matter briefly, it may be tersely stated that Louisville is the largest tobacco market in the world; it makes and ships more cement than any city in the United States; it makes more oak-tanned leather than any city in the United States; it makes more plows than any city in the world; it makes more jeans than any other city; and last, but not least, it handles more fine whiskey than any other market in the United States.

RAILROAD SYSTEM OF LOUISVILLE.

Whatever the city of Louisville has gained in the past from her unrivalled water highways, and however much she may hope to acquire in the future under some comprehensive system of river improvements by the National Government, her present and her future is largely influenced by the facilities for railway transportation which the city may possess. The location of the city is that of a natural geographical centre. Such a position in this era of railroads is of greater or less importance in proportion to its railway facilities. Ability to receive and distribute quickly and cheaply the multiforms of traffic is an all-important factor in estimating the value of a location as a point for profitable business investment, and as indicating the possibilities of progress. As the leading factor in the new life of the city—one that has more than any other contributed to her prosperity and advancement—the Louisville and Nashville Railroad demands first place in consideration because of its importance. This railroad was chartered March 2, 1850, and the first through train ran the entire distance to Nashville (185.23 miles) in November, 1859. It was a great triumph, and one of which Louisville, one of the heaviest stockholders, was justly proud. More than 12,000 men are employed by the company in various capacities, and the payment of wages averages nearly \$500,000 per month. Of the other twenty-four railroad



companies in the state, the following enter Louisville: the Cincinnati Southern; the Chesapeake and Ohio, and Chesapeake and Ohio and Southwestern, connecting Louisville with the Atlantic seaboard and with the great Southern Transcontinental Railroad, and with the Mexican system; the Louisville, Evansville & St. Louis; the Louisville, New Albany & Chicago; the Jeffersonville, Madison & Indianapolis; the Big Four or Kankakee line. It can thus be estimated that Louisville's advantages for receiving raw material and distributing freight are well-nigh unsurpassed. Indeed, marching with rapid steps to the position of a metropolitan and manufacturing centre, Louisville has at her command a railway system equal to her demand for supplies of whatever nature, and to her distribution requirements, whatever may be the magnitude of her productions.

BANKING AND FINANCE.

Few interests of Louisville have been so stable, and like concerns of no city in the commonwealth can point to such unabated and uniform prosperity as the banking institutions of Louisville during the present generation.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

An occasional loss or failure has made a ripple in commercial and financial circles, but the career of the banks has, upon the whole, been of unabated prosperity; and they have conducted largely to the safety and stability—albeit, perhaps, too much to the conservatism—of all business enterprise. Managed with rare fidelity and sagacity, no spirit of speculation has shaken them and no defalcation has gutted their vaults. The various Louisville banks are as follows: Bank of Kentucky, Bank of Louisville, Bank of Commerce, Falls City Bank, Farmers and Drovers' Bank, German Bank, German Insurance Bank, German Security Bank, Louisville Banking



Company, Masonic Bank, People's Bank, Western Bank, National Bank, First, National Bank, Second, National Bank, Third, National Bank, Fourth, Citizen's National Bank, German National Bank, Kentucky National Bank, Louisville City National Bank, Merchants' National Bank.

THE BOARD OF TRADE.

The advantages of united effort are so many and so great that they are recognized by all. The application of the axiom that "in union there is strength" to business affairs is made in every commercial city by the establishment of Boards of Trade, Merchants' Exchanges, Chambers of Commerce, and other organizations of a similar character. In the direction of organized effort in behalf of the business resources of the city, Louisville is in no wise behind the other commercial centres of the Union. The Louisville Board of Trade was organized in April of 1879, as the result of several efforts to combine the solid business element for that purpose.

Throughout the history of this organization it has contributed in a material way to the promotion of the interests of trade in Louisville. The provisions of the constitution of the Board in regard to membership are such as to secure a high grade in its character. An important function of the Board is the providing reports of the condition of the markets of the country by telegraph, as well as those of foreign countries, in which the Board has facilities equal to those of similar bodies in the chief cities of the Union.

THE COMMERCIAL CLUB.

Another prominent and useful organization in connection with the business interests of the city is the well-known Commercial Club. Its membership, composed chiefly of the younger business and professional men, averages some five hundred, and there can be but little question that this association has done much to advance and promote all measures of improvement, and is an agency of much weight in accelerating the business prosperity of Louisville. In addition to the above-mentioned leading organizations there are a number of others, the scope of which is more limited, their business being the facilitating of trade in special branches of industry. It is not possible to make an extended notice of all of these, but the fact of their existence goes to prove that in all the aids of organization the business men of the Falls City are fully alive to the advantages of unity.

LEADING MANUFACTURES AND RESOURCES.

We have already alluded, under the caption of "Geographical and Manufacturing Advantages," in a cursory manner, to the direction those advantages are utilized in the matter of production, and while in a measure the succeeding remarks may be more or less of a reiteration, we still deem the subject worthy of a slightly more extended review, while much further information will be found in the concluding pages of this work, where reference is made to the leading corporations and firms engaged in the variety of manufactures carried on in this prolific city.

Tobacco.—From its very infancy, one might truly say, Kentucky has been noted throughout the world for her successful cultivation of leaf tobacco, and while other sections are learning the secret of the successful growth of this profitable product, the Blue Grass State has never lost her pre-eminence. Her soil gains rather than loses in fertility, and if the farmer is satisfied with less return than the former almost fabulous profits of twice the value of his land from a single year's crop, the interest continues to be such a vast and important one as to exercise most marked influence on the business life of Louisville, which is the greatest central receiving depot for the leaf tobacco trade on the face of the globe. Her most formidable and energetic competitor for supremacy in this interest, Cincinnati, has without doubt succeeded in making serious inroads on the Falls City's territory, and has diverted from her a considerable share of the annual crop. This was effected chiefly through the agency of the Cincinnati Southern Railroad, which, penetrating the heart of the best tobacco-growing counties, offered extraordinary inducements to shippers in the matter of freight rates, etc., while the Cincinnati Tobacco Association, composed chiefly of Kentuckians, have left no stone unturned to draw to their market as much as possible of this great staple. They have been met, however, with equally vigorous methods: the construction of new railroads, liberal concessions in freight rates, commissions, storage, etc., until, as the figures for the past year show, Louisville has more than regained her former ascendancy. The great importance of the Louisville tobacco market is in its universal character, being the only city in the United States where all grades can be obtained; while Cincinnati, St. Louis, Paducah, and other tobacco centres, though controlling a large market, simply handle certain classes of this staple. There are at present some fifteen warehouses, thirteen rehandling establishments, sixteen manufactories of smoking and chewing tobaccos, seventy odd cigar manufactories, and a large contingent of tobacco brokers, agents, and others who cannot be classified conveniently. They employ millions of capital and upwards of five thousand workmen.

The Whiskey Interest.—When the statement is made that the revenue taxes on whiskey paid monthly into the office of the collector in this city aggregate from a million and a quarter to a million and a half of dollars, some criterion may be formed of the vast importance of the trade in this class of goods. The registry records for the collection district of which the Falls City is the centre, show no less than one hundred grain distilleries, with a conjoint producing capacity well approaching 100,000 gallons per diem. There are required to barrel the product about 150,000 casks, and the capital invested in the distilleries is approximated at \$3,000,000. The purity and general excellence of the whiskies here produced are acknowledged the world over, ren-

dering them adaptable alike for medicinal and stimulative purposes. The two foregoing interests may be emphatically mentioned as the *leading* manufactures of Louisville; yet again, the following facts elucidate the announcement that the Falls City rivals and excels her sisters in several other important lines.

Kentucky Jeans.—In the production of jeans and jean clothing Louisville is the largest market in the Union, the trade of the world being supplied with these goods, the output of four large mills engaged in this industry aggregating annually nearly 8,000,000 yards of cloth, amounting in value to some two million and a half of dollars.

Gas and Water Pipe, etc.—Prominent among the branches of iron manufacture in this city may be mentioned that of gas and water pipe, here being located the largest establishment of this type on the Western continent, supplying a trade which extends from the Atlantic to the Pacific. A large number of prosperous establishments are likewise engaged in the production of stoves, architectural iron work, galvanized iron cornices, and other metal work, the consumption of iron reaching over 100,000 tons annually.

Plows.—Louisville has built up a truly world-wide reputation as a centre for the production of plows, having located here (one of four establishments devoted to this branch or industry) the largest plow manufactory in either hemisphere, the productions of which are in use in every quarter of the globe where modern agricultural farming is in vogue.

Cement.—The enormous quantities of cement here produced (nearly 1,000,000 barrels annually) may perhaps be attributed to the favorable mineralogical conditions which prevail as to the formation of the bed of the Ohio River; nevertheless, the stupendous proportions to which its production and preparation for the market is increasing must stand as a highly commendatory feature in listing the city's leading manufacturing industries.

Tanning.—Tanning is one of the original industries in every new country, and all the old records of Louisville's varied resources and industries note the establishment here and operation of leather-making enterprises. Although many of the domestic uses of leather have passed away, new and much more varied demands for it have arisen; and while there have been consolidation and concentration in vast establishments, Louisville has retained her tanning interests; and here, located about the Falls, her business men have equipped themselves with such modern methods in tanning as to excite the envy and curiosity of the old-time European houses. Confining themselves chiefly to fine sole and harness leather, they make from oak bark a superior grade, the extent of their operations being deductible from the statement that nearly one thousand operatives here find constant employment.

Wood-Working.—Large areas of the original forests of the Mississippi Valley, of which Louisville may be regarded the metropolis, were early cleared by the axe of the pioneer. More gradually but surely of late years the increasing value of cleared lands has greatly reduced the timber-covered acreage, but the remaining local supply of hard woods and the advantage of locating here have maintained a variety of planing and saw-mills, turning, bending, and other wood-working establishments in Louisville. The mechanical industry of cabinet-making is carried on generally in connection with the trade in furniture; but in this branch of industry, which since the recent development of household art-decoration has been revolutionized, Louisville furnishes workmen of the highest integrity and skill; and the furniture establishments of the city, while dealing largely in manufactured wares, have factories in which the handiwork of the best artisans turn out an annual product valued at nearly \$2,000,000.

Carriages and Wagons.—The demands of a thickly-populated, highly-cultivated and prosperous section, and of a city where fine turnouts on the road are such a common sight, would alone furnish trade for a very extensive industry in the manufacture of carriages and wagons; but such has been the special development of this interest, and so widespread is the fame of Louisville mechanics in this line, that the carriage and wagon-making establishments of the city turn out vast quantities of work for distant markets.

Horses and Mules.—Louisville is unquestionably the leading mule and horse mart in the Union. The trade in fine and higher grades of stock, especially in good driving horses, is very considerable. Numerous stock and exchange stables afford facilities to buyers and sellers, and many noted horsemen make Louisville their headquarters for selecting, training, raising or matching the finest carriage horses, trotters, teams and racers. Many of the Eastern horse-fanciers depend largely on the judgment of Louisville dealers, and all the interests of the turf find patronage and active support here. The sale of mules alone reaches 13,000 annually.

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The Fuel Trade.—Louisville is a great distributing point for South-bound coal, both river and rail providing cheap transportation. Upwards of \$3,000,000 of Pittsburgh coal is handled in the Louisville harbor annually, of which probably two-thirds goes on down stream. The capacity of coal tow-boats between here and Pittsburgh is 4,000 to 10,000 tons; between here and New Orleans from 15,000 to 25,000 tons. This coal is distributed all along the Ohio River and the upper and lower Mississippi, over 10,000,000 tons annually reach-

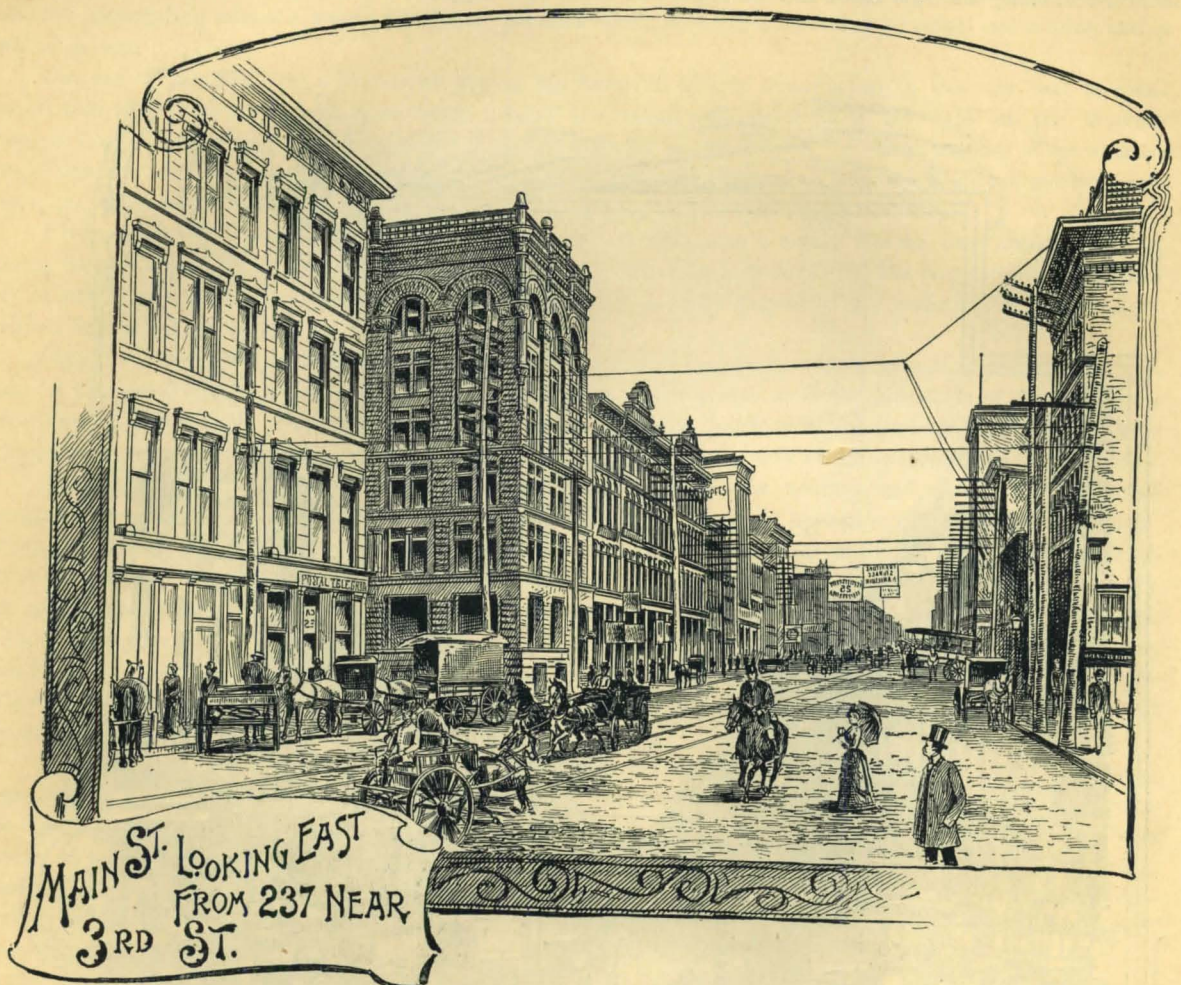


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ing New Orleans and the lower coast. Both rail and water rates are comparatively low, and with good coal at moderate prices there is reason to anticipate a vast growth of the trade.

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We close this brief resumé of what are distinctively the *leading* products, manufactures and resources of Louisville by the following classified statement :



Agricultural Products.—Hay and hemp, cotton, corn, wheat, other grain, fruit and vegetables, potatoes and onions, leaf tobacco.

Animal Products.—Cattle, horses and mules, hogs, sheep.

Products of the Forest.—Logs and timber, lumber, staves, heading, hoop-poles, posts.

Products of Mines.—Building-rock and sand, coal and coke, furnace-rock, ore.

Manufactures.—Agricultural implements, brick, cement, cotton ties and bagging, fertilizers, furniture, machinery, manufactured iron, pig iron, nails.

Merchandise.—Bacon and lard, beef and pork, beer, coal-oil and petroleum, cotton-seed oil, flour and meal, liquor, naval stores, salt, sugar and molasses, miscellaneous.

While the department of manufactures covers a wide range of usefulness, it has to be admitted, there are still abundant openings for additional productive industries. There is business and demand for more manufactures in articles of food for consumption, woodenware, metals, mineralogical and chemical articles, textile fabrics, small wares, leatherware, straw manufactures, paper, bricks, etc., and many other staples which are

wholly or in part imported from Europe and the Eastern States. In this respect there is much room for the establishment of manufactories at Louisville, and to the capitalist, therefore, desirous of investing money, the mechanic of employing his skill, and the merchant exerting his ability, a closer and personal examination into this subject would unquestionably prove advantageous.

WHOLESALE AND RETAIL TRADE.

Jobbing.—While this subject is, in point of fact, covered under the subhead of "Merchandise" in the preceding chapter, it only appears as such as an item in a classified schedule of commodities, and we consider the subject fraught with too much commercial significance to be so simply and summarily dismissed. We arrive at this conclusion from a reflection that the general growth and prosperity of *all* commerce and manufactures depends very largely upon the management of a city's jobbing trade, that being the main channel of distribution, and the indispensable factor in the establishment of a great business centre. It represents the connecting link between the producer and the consumer. That the jobbing trade of Louisville possesses all the elements of success has been fully demonstrated in the results of the last decade or so. During that period our merchants, imbued with a spirit of energy and perseverance, supplemented by the laudable ambition to create a wider renown for their city as a source of supply, have extended and pushed their operations into remote sections, thereby enlarging in a considerable degree the range of region tributary to this community. The year 1890 closed upon a twelvemonth of general satisfaction. The wholesaler pursued his peaceful way untouched in any material sense by the depression new tariff measures superinduced in the Eastern sections of the country. All the wholesale firms have thriven, and dry goods, boots and shoes, clothing, hardware and general merchandise circles were, and are, especially buoyant, while there is a common feeling of special activity looked for during the current year.

Retail.—In a busy, flourishing community like the Falls City the retail trades are more than usually represented. Every phase or special line of this important department enjoys active prosperity here. The main business streets are lined on either side with large, spacious stores, stocked with the multitudinous series of articles that come under this head. Louisville's retail merchants are active and shrewd competitors for legitimate trade, and the business thoroughfares of the city always present a lively scene, as the crowd of buyers pass from one store to another, making purchases. Newcomers, too, embarking in this special department are given ample opportunity to compete with the older establishments for business, and a person setting up on his own account here is always sure of commanding a fair share of public patronage from the outset.

AFFAIRS MUNICIPAL.

It is but natural that a city of the status of Louisville should require a carefully studied and elaborate system of municipal government. The Falls City has had a corporate existence for the past sixty-three years, and during this period its municipal government has seen many changes, and during the violent political vicissitudes of years gone by has undoubtedly been misgoverned by reason of unjust legislation, corrupt administrators, and the lethargy of her representative citizens; yet at the present time probably no municipal government moves more smoothly and effectively than does that of Louisville. The city government is composed of a mayor (who is chief executive), board of aldermen, and board of councilmen, each ward having one representative, thus placing all city legislation in the hands of twenty-four men, whose action, however, may be vetoed by the mayor. The police department is under control of a chief, whose salary is \$3,000 per annum, and who is assisted by a strong staff of lieutenants and sergeants. The fire department is directed by a chief, salary \$2,500 a year, and two assistants at \$1,095 each; every company having a captain and full complement of skilled and efficient firemen. A complete telegraphic and telephonic apparatus constitute a part of the police and fire equipment, and both branches of the service are well managed, prompt and efficient. The engines and other apparatus are of the latest improved makes; the strictest discipline obtains, and through the co-operation of police and firemen, outrages on person and property and disastrous conflagrations are extremely rare.

THE WATER-SUPPLY.

Louisville derives her water-supply, on the purity of which so much of the health of a community depends, from the Ohio River six miles above the wharf, the reservoirs being located on Crescent Hill, a beautiful prop-

erty situated three miles from the city. The Water Company (the stock of which is possessed almost entirely by the city) own several hundred acres of land adjoining, which it is meditated will be ere long converted into a public park. The improvements at the water-works are of the most elaborate character, and the distribution of water is, in some instances, outside the city limits. By reason of the fact that the municipality hold the controlling ownership in the Water Company's stock issue, all supplies of water used by the city proper are furnished free of cost; embracing in such distribution the equipment of fire-cisterns, fire-hydrants, City Hall, Court-house, engine-houses, station-houses, hospitals, public fountains, etc., at an annual aggregate cost of some \$26,000.

VITAL STATISTICS.

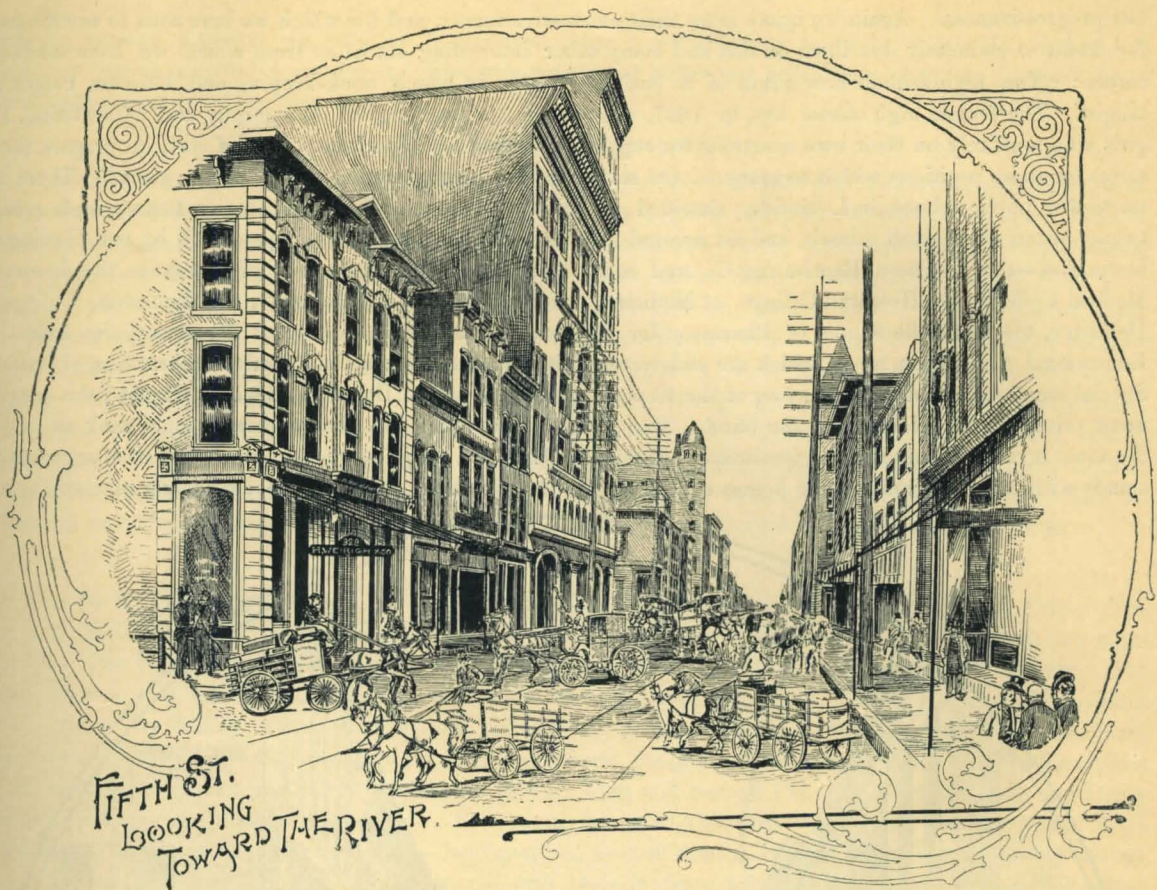
Succeeding our few remarks on the advantages of Louisville's water-supply, the study of the vital statistics becomes an obviously interesting one. The city, in point of fact, is a remarkably salubrious one, and the public health has for many years been as good as that of any city in the country. In proof of this assertion the mortality tables exhibit the pleasing fact that the Falls City stands first in the list of cities of over 60,000 population in point of light death-rate; Louisville being absolutely free from the epidemics prevalent in more southerly States, the predisposing cause of which may undoubtedly be attributed collectively to the abundance of pure water, pure air, perfect sewerage, and exceptionally good sanitary conditions which prevail in this favored section.

RATIOS OF INCREASE IN POPULATION BY DECADES.

While, by the masses, statistics are voted "dry and stupid," yet they lie, in some form or other, at the base of all business enterprises, and, properly studied, more especially in regard to increase in population, are prophets of the future. Taking this hypothesis to be a correct one, we submit for the vaticinations of our readers the following figures with regard to the inhabitative growth of the Falls City—figures which, to our mind, forecast a future which few, if any, cities of the Southwest can boast of: Population 1780, 30; 1790, 200; 1800, 359; 1810, 1,357; 1820, 4,012; 1830, 10,341; 1840, 21,210; 1850, 43,194; 1860, 68,033; 1870, 100,753; 1880, 123,758; 1890, 161,005. Such are the extraordinary increase of figures according to census reports to date, though there are many, among others ex-mayor P. Jacobs, who estimated the population of Louisville up to January 1st of the *past* year to reach fully 200,000 souls. In support of such estimate, too, it has to be considered that during the latter five years of the past decade the population of the community of Louisville has most visibly increased, even to the superficial view, and is overflowing in all directions outside the surveyor's lines of the city's corporate limits, by reason of various causes that render it cheaper dwelling just outside the city boundary than within. Therefore the actual census of enumeration of population dwelling within the corporate lines is no exhibit of the population of the community who follow their avocations in what is popularly known as Louisville, and the census of 1890 will therefore have possibly failed to show the true population of the Falls City as a compact community.

PUBLIC BUILDINGS, ETC.

Louisville has a number of buildings devoted to the uses of the municipality and the various public institutions, prominent among which is the new Custom-house, erected at a cost of two and a half million of dollars, at the corner of Fourth and Chestnut Streets. The County Court-house, which occupies the half square bounded by Fifth and Sixth Streets, Jefferson Street and Court Place; a massive and perfect structure of Corinthian architecture, adjacent to which is the City Hall, built at an immense outlay. The Board of Trade, the City Workhouse, the Almshouse, the School for the Blind, the City Hospital, the University buildings, the Commercial Club-house, and the numerous extensive charities present architectural attractions that serve to ornament every part of the city. Among what might be termed semi-public buildings might be mentioned also the hotels, theatres, concert halls, leading business houses, churches, colleges, hospitals, etc., of which Louisville boasts a large number of very fine ones. The Galt House, Louisville Hotel, Courier-Journal building, Public Library building, and others, some of which are illustrated in these pages, present some of the most attractive features of the Falls City, and support her claim to a high place among those communities which entertain a proper estimate of, and render a due regard to, taste and talent as exemplified in the arts and progressive tendencies of the times.



PLACES OF AMUSEMENT.

Louisville, which has for years had the reputation among theatrical managers of being an A 1 "show town," supports three well-equipped, first-class theatres: the Masonic Temple, Fourth Avenue and Jefferson Street; Macaulay's, Walnut Street near Fourth Avenue; and the New Grand, Jefferson Street, between Third and Fourth Avenues. Harris's Museum, too, No. 537 Fourth Avenue, affords cheap and rational amusement, and is largely patronized by the best class of people, citizens and strangers. The plays presented in the theatres are generally of a high order of merit, and the prices of admission are reasonable. Each has a history of success or failure peculiarly its own; and upon the boards of these houses of entertainment the greatest actors of the past and present, both of our own country and of Europe, have delighted thousands by their faithful representations of the different phases of human life.

LOUISVILLE AN EDUCATIONAL CENTRE.

This position claimed for Louisville will be admitted by all. From the lowest step in the ladder to the highest, no city can boast of equal advantages in the shape of education. The public school system has been brought to a state of perfection perhaps unequalled in the Union. Framed on all the systems in every other State, it combines the best features of all, and improvements on most. Rising in the scale, it will be found that no educational want has been left unsupplied; whatever the pursuit or profession the student may intend to follow through life, he will find a school, academy or college in which he will have full scope for his ambition. It has been stated on the reliable authority of the Committee on Industrial and Commercial Improvement of the Board of Trade, in report issued by that body in 1887, that "Louisville was one of the first cities to provide a practical business course of training for the boys and girls of the public schools whose aims and circumstances did not require or ask a classical finish." This is, indeed, a move in the right direction in this age of commer-

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cial progressiveness. Again we quote from their exhaustive report, and for which we here wish to accord them the credit so eminently due them on this and many other interesting statistics from which we have taken excerpts: "The high schools now admit of a business course in which book-keeping and business usages are taught. The female high school has, in 1887, introduced the teaching of stenography and typewriting, and girls who must rely on their own exertions for support will have an opportunity, free of cost, to prepare themselves for those positions which so many of the sex have been taking during the past ten years." There are thirty-five public schools in Louisville, classified as follows: One male high school, one Female high school, twenty-seven white ward schools, and six colored schools. Higher education is represented by two theological seminaries—the Southern Baptist and Colored State University;—the University of Louisville, the Louisville Medical College, the Hospital College of Medicine, the State Board of Pharmacy, the Louisville College of Dentistry, the Louisville School of Pharmacy for Women, the Louisville College of Pharmacy, the Louisville Educational Association, all of which are widely recognized institutions in their particular branches of tuition. Special mention should be made, too, of the Kentucky Institute of the Blind, to which is attached the government printing establishment for the blind. The Polytechnic school and library likewise takes rank as one of the most invaluable educational institutions, and its methods and objects are so unique that the organization stands without a peer among the homes of learning in the Southern States. The curriculum of study covers



medicine, surgery, geology, law, etc., the library containing a collection of upwards of 30,000 volumes. A number of private schools, mostly for the primary education of either sex, combine to complete the unsurpassed educational resources of the city.

THE CITY GOVERNMENT

as to-day constituted is as follows: Mayor, Hon. Henry S. Tyler, salary \$5,000 per annum; mayor's clerk, J. B. Lampton, salary \$1,500 per annum; city book-keeper, William Ingram, salary \$3,000 yearly; treasurer, John H. Hancock, salary \$3,000 yearly; auditor, Edward Tierney, salary \$2,500 yearly; assessor, Daniel F. Murphy, salary \$3,000 yearly; assistant assessors—first district, M. S. Nicholas; second district, Boone Ray; third district, C. C. Murphy; fourth district, Daniel A. Dougherty; fifth district, J. H. Hintzen; salaries \$1,200. Draughtsman, Chas. W. Adams, salary \$1,200; city engineer, Charles V. Mehler, salary \$4,000. J. B. F. Breed, senior assistant engineer, salary \$1,500; Samuel B. Rankin, W. V. N. Benedict, and C. J. O'Connor, assistant engineers, salaries \$1,200. John Barbman, engineer's book-keeper, salary \$1,800; George E. Rawson and J. H. Stoepler, clerks, salaries \$1,200; Lewis B. Redd, John Ryan, Henry L. Kremer, and William M. Offert, supervisors, salaries \$1,500; Emil Pragoff, Gray McNairy, Theo. Cowherd, transitmen, salaries \$600; John A. Metzger, William Nugent, B. O'B. Davis, Reuben Harney, John Baxter, Jr., and David Frantz, rodmen, salaries \$480. Jno. M. O'Donnell and Christ. Kilgus, levellers, salaries \$720. John Silver, inspector and engineer, salary \$720.

CHIEF OF POLICE.

Thomas H. Taylor, \$3,000 per annum; major of police, Sebastian Gunther; secretary, W. H. Price. The city is divided into two divisions—Eastern and Western—which are subdivided into two day and two night districts. The boundaries of said districts are given below, with the officers assigned to duty therein. The police force is maintained at an annual cost to the city of about \$118,000. Eastern District (from Sixth Street east to city limits)—Captains Theodore Kremer and Andrew Krakel. Western Division (from Sixth Street west to city limits)—Captains Edward Bright and Jacob Haager. First District (from Preston Street east to city limits)—headquarters, Clay Street Station House; First and Second Platoons, John McGrath and Harry Browning, lieutenants; station-keepers, W. E. Pennington and Alex. Basler. Third District (from Sixth to Fifteenth, and from river to city limits)—headquarters, Central Station House; First and Second Platoons, James Jacobs and Henry Howard, lieutenants. Fourth District (from Fifteenth to Twenty-sixth, and Portland to city limits, south and west)—headquarters, station house, Seventieth between Main and Market. First and Second Platoons, Jesse Wyatt and John B. Ewing, lieutenants. Station-keepers, John Flanigan and Harvey Buckley. Detectives—Capt. Wm. Owens, Chief E. O. Daly, John Fritsch, William De Forrester, William McCorkhill, Chas. Hickey, Thomas Connell, and James Gooley.

FIRE DEPARTMENT AND INSURANCE.

For many years, as in all other cities, the protection of property from the ravages of fire was committed entirely to the efficiency of volunteer organizations, and the history of their membership and gallantry is a bright page in local annals. But with the march of modern improvements, and the general advancement of the life of the city, the necessity of a paid department was promptly recognized. The adoption of the "fire alarm" system, and the enforcement of the principle of non-partisanship in its organization and administration, have been followed by most satisfactory results. At present the fire department of Louisville comprises a chief at a salary of \$2,500 per annum, in the person of Mr. Edward Hughes; first assistant chief, Ben. F. Bache \$1,440 per annum; second assistant chief, D. G. Addis, \$1,440 per annum; clerk, Emile Bourlier, \$1,200 per annum. The department has thirteen steam engines and two hook-and-ladder trucks. The companies are housed in new or remodelled engine-houses; an electric system of fire-alarm boxes and bells extends over the city, and has been found to afford organized protection. Partly owing, no doubt, to the protection afforded by the general use of stone and brick as building material,—somewhat to the prohibition of wooden structures within extensive limits,—in part also to the high *morale* of the community and to the approved efficiency of the local fire department, insurance rates are decidedly lower in Louisville than in any other city in the state; and agents universally testify that the risk is less. Considering the millions of dollars, insurance held here and the tens of thousands paid annually in premiums, it will be seen that in no city in the country are risks from fire lighter, rates likely to continue easier, or protection so well assured. All of the leading accident, fire, and life

insurance companies of the country are represented in Louisville by active and efficient agencies, and the volume of the business transacted with the surrounding country is very heavy. Subjoined is the list of the companies here represented, with their respective officers.

INSURANCE COMPANIES.

Accident.—The American Accident Company of Louisville—W. H. Dillingham, president; Robt. Skene, Jr., secretary and general manager; office, No. 338 West Main Street.

Fire.—Board of Fire Underwriters—No. 216 Fifth Street. M. A. Huston, president; W. W. Boomer, secretary. City Fire and Marine Insurance Company—No. 424 West Main Street. Cash capital \$100,000. James A. Leach, president; George G. Brown, vice-president; Alfred Pirtle, secretary; George Gaulbert, Samuel Castleman, Wm. R. Johnson, Phil. B. Bate, W. S. Parker, M. R. Wheat, George G. Brown, James S. Pirtle, H. W. Reese, Jacob F. Weller, Gustave Hellenberg, H. J. Tilford, directors. Louisville Salvage Corps—G. P. Theobald, president; George W. Morris, vice-president; James S. Barret, treasurer; T. C. Timberlaker, secretary; B. H. Pickard, superintendent, No. 435 West Market Street. Falls City German Mutual Fire Insurance Company—C. Mehler, president; A. J. Meyer, secretary; office, No. 437 Floyd Street. Falls City Insurance Company of Louisville—Capital paid up, \$250,000, No. 700 West Main Street. Jno. T. Moore, president; J. M. Robinson, vice-president; Wm. Tilmair, treasurer; A. H. McAtee, secretary; Jno. T. Moore, Dennis Long, P. Meguiar, R. A. Robinson, J. M. Robinson, H. C. Warren, C. H. Wedekind, W. S. Wymond, A. P. Humphrey, Wm. Tillman, Wm. H. Dillingham, Henry Terstegge, E. A. Goddard, Jno. L. Dunlap, J. W. Gaulbert, Levi Bloom, C. M. Garth, R. M. Lewis, Albert S. Lewis, directors. Franklin Insurance Company of Louisville, Nos. 316 and 318 West Main Street. Capital \$200,000. George W. Morris, president; Jno. A. Carter, vice-president; Jno. J. Barret, secretary; G. W. Morris, J. P. Torbitt, John White, Andrew Cowan, John A. Carter, W. T. Rolph, J. S. Phelps, E. W. Chamberlain, J. S. Lithgow, Henry W. Barret, J. M. Atherton, Wm. R. Ray, and J. K. Goodloe, directors. German Insurance Company—office, No. 207 West Market Street. J. J. Fischer, president; N. H. Rehkopf, secretary; G. A. Ehrman, agent; Chas. Winkler, H. Wellenvoss, W. H. Edinger, J. J. Fischer, N. Finzer, Joseph Haxthausen, and E. W. Herman, directors. German National Insurance Company of Louisville—No. 101 West Market Street. Adolph Reutlinger, president; Chas. A. Lang, secretary; Gottlieb Layer, treasurer; Adam Schuster, Jos. Gottbrath, Henry Darlinghouse, M. Schwartz, Henry W. Bohmer, C. W. Kelly, Wm. Rosenberg, directors.

German Washington Mutual Fire Insurance Association—Office, No. 615 East Jefferson Street. Conrad Schaefer, president; Franz Tiesmann, secretary. German Security Insurance Company—No. 401 East Market Street. Capital, \$100,000; surplus, \$72,000; J. S. Barret, president; C. Tafel, vice-president; Chas. W. Kompfe, secretary; C. Tafel, James O'Connor, William F. Rubel, James S. Barret, and Jos. Schwab, directors. Kentucky and Louisville Mutual Insurance Company—Chartered and organized in 1839. Jno. D. Taggart, president; James B. Cocke, secretary and treasurer; Samuel L. Nock, solicitor and surveyor; Jno. D. Taggart, G. F. Downs, Daniel G. Parr, George Gaulbert, John Stites, William Lindsay, John M. Robinson, Samuel Castleman, John Bacon, directors. Louisville Germania Insurance Company—No. 501 West Market Street. Capital, \$100,000; P. Viglini, president; J. L. Deppen, vice-president; Wm. Kelday, secretary; Harry Bishop, H. H. Littell, D. Frantz, Jr., J. B. Speed, and George Wolf, directors. Louisville Insurance Company—No. 251 Fifth Street. Capital, \$100,000; surplus fund, \$94,206.80; Theodore Harris, president; H. Verhoeff, vice-president; M. A. Huston, secretary; S. M. Huston, assistant secretary; W. H. Dillingham, Julius Bamberger, C. P. Moorman, L. W. F. Hart, Chas. F. Dearing, H. Verhoeff, Samuel J. Grauman, J. E. Hardy, R. C. Hewitt, R. A. Newhouse, Geo. A. Ouen, George Wolf, John G. Roach, Theodore Harris, directors. Union Insurance Company of Louisville—Office, No. 208 West Main Street. B. F. Guthrie, president; C. T. Baird, secretary; R. E. Strong, assistant secretary; P. Meguiar, Fred. Leib, B. F. Guthrie, W. W. Hite, Arthur Peter, J. B. Pirtle, G. H. Moore, John Stites, M. Muldoon, John Marshall, and John W. Marks, directors. Western Insurance Company—No. 309 West Market Street. Assets, \$160,000; A. F. Coldewey, president; B. Frese, secretary; Henry Miller, agent; A. F. Coldewey, F. J. Pfingst, F. W. Keisker, C. Jeune, H. Dunekake, Wm. Springer, C. J. Raible, W. Krippenstapel, and C. Stege, directors. Mutual Fire Insurance Company of Kentucky—No. 514 West Main Street. Chas. J. Helm, president and secretary; Walter P. Dickinson, vice-president. Manufacturers' Mutual Fire Insurance Company of Louisville—Offices, No. 544 West Main Street. Theo. Conrad, president; Walter P. Dickinson, vice-president and secretary.

Life.—The Mutual Life Insurance Company of Kentucky—Office, corner of Market and Fifth Streets. Hon. Chas. D. Jacob, president; J. K. Goodloe, vice-president; W. W. Morris, secretary; David Mcriweather, treasurer; Thomas L. Barret, George W. Morris, William Mix, George W. Wicks, W. R. Ray, W. W. Hite, M. Muldoon, H. M. Burford, W. H. Bolling, Chas. Goldsmith, John W. Green, Attila Cox, A. P. Humphrey, P. H. Tapp, directors. People's Mutual Insurance Fund of Louisville—Office, No. 548 West Jefferson Street.

Judge W. L. Jackson, president; Zach. Phelps, vice-president; Ed. N. Caldwell, secretary; Chas. Godshaw, treasurer; Frank C. Wilson, M.D.; Chas. W. Parsons,



Main St
looking west from
7th Street.

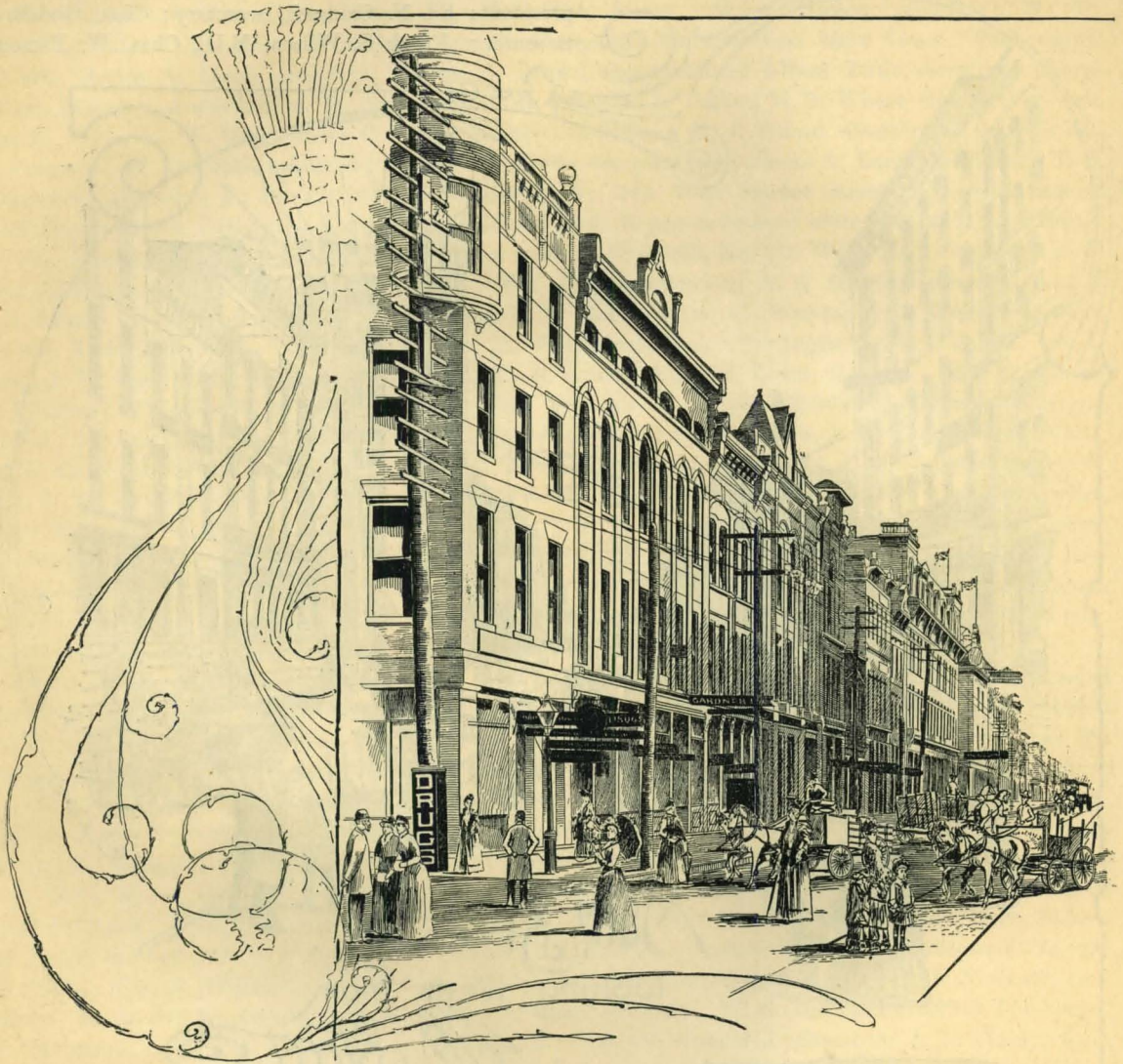
M.D., medical directors; J. C. Getteys, general manager of agencies; W. T. Darrow, cashier. The Kentucky Mutual Security Fund Company—Home office, No. 436 West Jefferson Street. W. B. Hoke, president; George W. Griffiths, vice-president and medical supervisor; W. T. McCarley, superintendent; W. B. Hoke, Dr. George W. Griffiths, and W. T. McCarley, directors. Sun Life Insurance Company of America—Albert S. Willis, president; M. W. Adams, vice-president; George H. Lake, secretary and treasurer; office, No. 502 West Main Street. Kentucky Life and Accident Company of

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

Louisville—W. B. Hoke, president; George W. Griffiths, medical supervisor; W. T. McCarley, superintendent; W. H. McKinley, secretary; office, No. 436 West Jefferson Street.

THE BOARD OF ALDERMEN.

Harry Stucky, president; Oliver Lucas, clerk; Michael Carney, page; Max Flexner, sergeant-at-arms; First Ward, Albert A. Stoll; Second Ward, Paul C. Barth; Third Ward, Joseph C. Leahy; Fourth Ward,

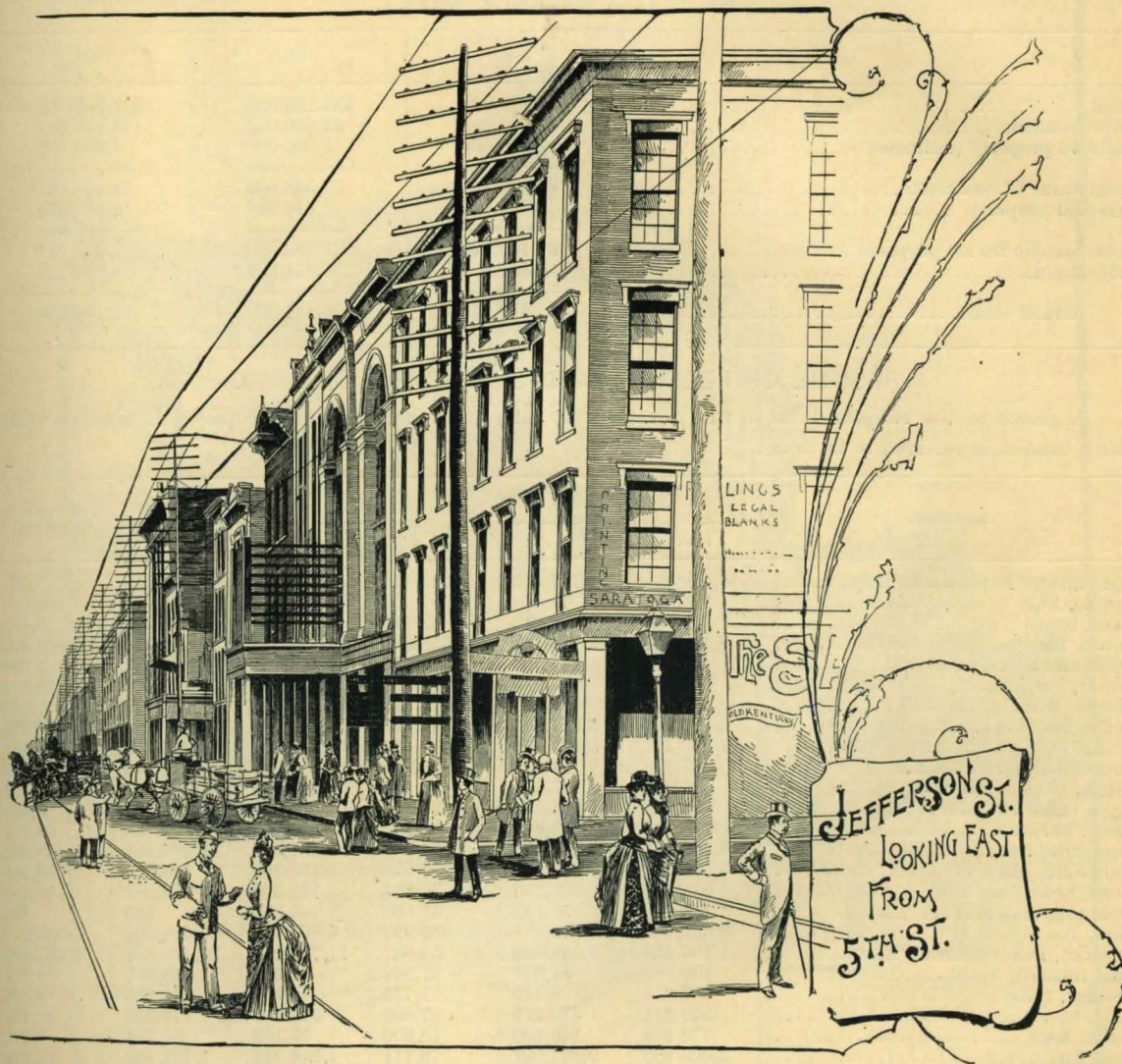


Chas. G. Hulsewede; Fifth Ward, Flynn C. Davis; Sixth Ward, Harry Stucky; Seventh Ward, Chas. F. Grainger; Eighth Ward, Dr. J. B. Enright; Ninth Ward, J. C. Gilbert; Tenth Ward, Dr. George W. Griffiths; Eleventh Ward, Sam. E. Woody; Twelfth Ward, Chas. P. Weaver.

STANDING COMMITTEES.

Finance—Grainger and Stoll. Pension—Stoll and Hulsewede. Courts of Justice—Stoll and Leahy. Contracts—Hulsewede and Enright. Streets, E. D.—Davis and Barth. Streets, W. D.—Enright and Weaver. Railroads—Griffiths and Grainger. Assessments—Weaver and Davis. Sewers, E. D.—Leahy and Davis. Sewers, W. D.—Woody and Weaver. Bonds—Barth and Hulsewede. Wharf—Gilbert and Enright.

Police—Hulsewede and Stoll. Fire Department—Barth, Enright and Grainger. City Building—Weaver and Woody. Printing—Leahy and Gilbert. Gas and Water—Gilbert and Griffiths. Inspectors of Buildings.—Stoll and Woody. Health—Woody and Enright. Grievances—Leahy and Weaver. Cemeteries—Grainger and Woody. Public Charities—Woody and Weaver. Taverns, E. D.—Davis and Barth. Taverns, W. D.—Enright and Grainger. Insurance—Weaver and Leahy. Parks—Weaver and Woody. Engineer—Griffiths and Enright. Election Commissioner—Hulsewede. Street Improvement—Leahy, Stoll, Enright



and Woody. Rules—Gilbert and Woody. Charter Amendment—Stoll and Weaver. County Commissioners—Stoll and Davis.

THE BOARD OF COUNCILMEN.

President, Wm. L. Lyons; clerk, L. R. McCleery; page, Frank Commandeur; First Ward, W. M. Bohon and Fred. E. Hoerter; Second Ward, Wm. F. Mayer and Geo. Eigelbach; Third Ward, Andrew Schuble and Christ Muller; Fourth Ward, A. A. Chickering, Jr., and Gus. Zable; Fifth Ward, William L. Lyons and Thos. B. Satterwhite; Sixth Ward, Louis T. Davidson and G. P. Theobald; Seventh Ward, Dr. Cary P. Blackburn and Dr. R. B. Blackburn; Eighth Ward, Isaac Hartfield and J. William Miller; Ninth

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

Ward, George P. Bierot and James F. Gartner; Tenth Ward, John Mellet and Stephen Jones; Eleventh Ward, Ed. Morningstar and Martin Norton; Twelfth Ward, Jno. R. Pflane and Geo. W. Check.

STANDING COMMITTEES.

Finance—Davidson, Hartfield, Mayer. Revision.—Gilbert, Theobald, Davidson.

THE CITY'S BALANCE SHEET.

	1889.	1890.	1891.
Land.....	\$33,119,044	\$35,166,869	\$37,269,072
Improvements.....	30,647,294	32,270,093	33,999,624
Railroad property (estimated).....	1,200,000	1,200,000	1,200,000
Total value of real estate.....	64,966,338	68,636,962	72,468,696
Personal property	2,519,561	2,646,938	2,806,355
Total taxable for all purposes	67,485,899	71,283,900	77,275,051
Investments.....	4,807,884	4,654,971	4,878,144
Grand total.....	72,663,234	76,267,200	81,306,916

RÉSUMÉ OF RECEIPTS AND SHIPMENTS, 1889-1890.

A glance at the subjoined table will reveal many interesting facts as to the scope of Louisville's trade, which cannot be referred to in detail.

ARTICLES.	RECEIPTS.		Difference in receipts.	SHIPMENTS.		Difference in Shipments.
	1889.	1890.		1889.	1890.	
Agricultural implements, lbs.....	4,490,260	4,737,676	247,416	5,426,587	5,774,148	347,561
Apples, bbls.....	146,751	49,154	97,597	165,077	57,066	108,011
Axes, boxes.....	7,032	4,615	2,417	22,894	26,005	3,111
Bacon, lbs.....	7,216,194	9,775,159	2,558,965	22,577,373	16,970,773	5,606,600
Boots and shoes, cases.....	94,982	104,496	9,604	59,809	61,897	2,088
Butter, lbs.....	578,128	655,432	77,304	99,958	155,572	55,614
Cheese, lbs.....	509,852	782,627	272,775	538,443	539,788	1,345
Coffee lbs.....	6,225,563	5,977,123	248,440	4,229,082	4,611,404	382,322
Corn, bu.....	7,745,472	8,163,778	418,306	5,947,777	5,239,609	708,168
Cotton, bales.....	17,770	14,121	3,649	5,232	4,843	389
Drugs, pkgs.....	36,978	47,222	10,244	65,368	109,678	44,310
Eggs, cases.....	79,448	104,778	25,330	26,202	32,241	6,039
Flour, bbls.....	164,091	163,831	260	154,893	179,065	24,112
Furniture, lbs.....	4,269,181	5,220,488	951,307	11,882,662	13,308,187	1,425,565
Hardware, pkgs.....	40,592	44,970	4,378	162,100	143,859	18,241
Hogs, head.....	251,530	287,755	36,226	112,538	262,988	150,450
Iron, pig, tons.....	113,462	51,872	61,590	1,355	665	690
Lard, lbs.....	2,559,940	1,876,988	682,952	6,861,171	5,628,956	1,232,215
Tobacco, manufacturing lbs.....	1,104,453	1,048,616	55,837	17,778,869	21,110,403	3,331,834
Leaf tobacco, hhds.....	106,185	84,237	21,948	74,653	86,987	12,331
Leather, rolls.....	6,674	8,449	1,775	41,971	51,365	9,394
Malt, bu.....	342,214	410,019	67,805	345,559	376,556	30,997
Nails, kegs.....	172,248	159,939	12,309	77,183	84,756	7,573
Oats, bu.....	2,603,982	2,677,063	73,111	1,646,264	1,722,452	76,188
Oil, carbon, bbls.....	130,395	148,032	17,637	121,950	122,655	705
Onions, bbls.....	10,480	9,976	504	28,378	29,113	735
Plows, lbs.....	2,449,876	2,602,436	152,560	11,426,143	10,846,544	579,599
Potatoes, bbls.....	81,973	110,329	28,356	175,240	110,217	65,023
Rye, bu.....	666,907	672,075	5,168	289,584	326,976	37,392
Saddlery, pkgs.....	10,821	14,165	3,344	51,507	65,659	14,152
Soap, lbs.....	2,645,897	2,762,324	116,427	2,290,924	2,266,320	24,604
Sugar, bbls.....	87,774	103,183	15,409	44,951	55,121	10,170
Wagon material, lbs.....	11,452,204	16,198,375	4,741,171	3,758,874	5,883,062	2,124,188
Wagons, lbs.....	834,391	1,731,914	897,523	7,738,420	1,089,459	3,158,049
Wheat, bu.....	816,569	777,664	38,905	397,374	226,588	170,786
Whiskey, bbls.....	72,320	71,139	1,181	154,568	177,606	23,038
Wool, lbs.....	2,945,796	3,445,827	500,031	1,623,447	1,662,168	38,721



MARKET ST.
LOOKING EAST FROM
5TH ST.

THE NUMEROUS CHURCHES.

"Wherever God erects a house of prayer, the devil always builds a chapel there;
And 'twill be found upon examination, the latter has the larger congregation."

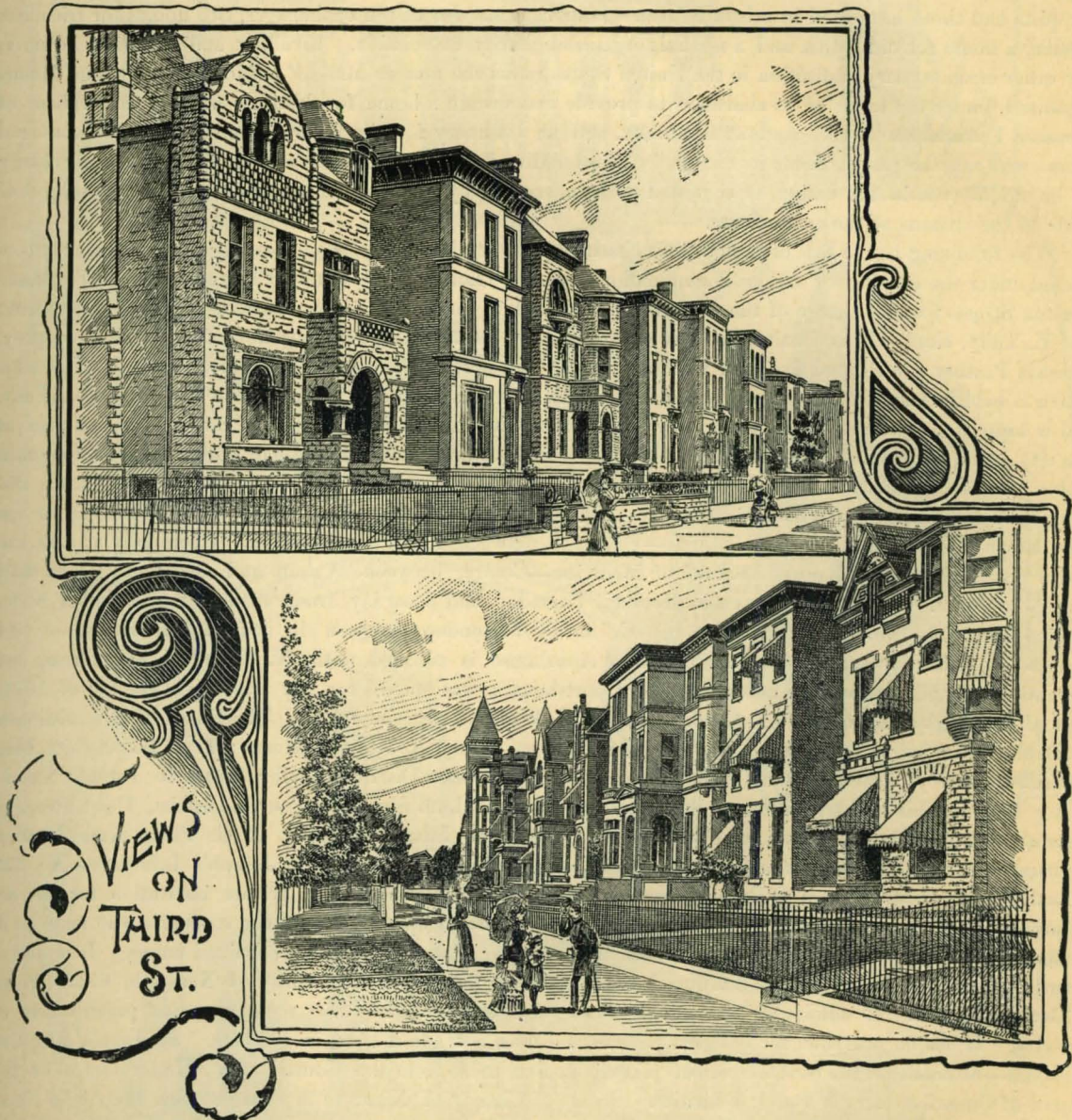
DANIEL DEFOE.

If the talented author of the foregoing pessimistic stanza, the father or founder of the English novel were living in Louisville to-day, he would scarcely venture to introduce such satirical lines, at any rate on her particular churches and church-goers. The congregations worshipping in the Falls City's churches would show a very different result from what is implied in the above rhythmical cynicism. In no city in the Union are churches more numerous, or the congregations larger in proportion to the population; and it is safe to say that in this respect the church accommodation is larger than in any other city. Taking the average capacity to be one thousand, and the number of churches in Louisville and suburbs at one hundred and forty-two, the entire population, if present at one time, could *nearly* be accommodated; and this cannot be said of any other city. Although this can never happen, and is a mere hypothetical case, it is evident the average attendance must be very large and the accommodation abundant. It is safe to say, that in few cities elsewhere can such a sight be witnessed on a fine Sunday evening, within the same limits, as in Louisville, when the churches are emptied of the crowd of worshippers, and the sidewalks are blocked with the throngs returning to their homes. The writer, having spent Sundays in every large church-going city on both sides of the Atlantic, can make this statement without fear of successful contradiction; nor is there anywhere to be seen better dressed or more respectable looking congregations than worship in the Falls City churches. What the feelings must be of those who absent themselves from Louisville churches on Sunday the writer cannot imagine, never having such an experience; but it seems as if that very absence would preach a sermon which, to every freethinker or agnostic, would be as powerful in favor of Christianity as if a sermon were listened to inside the walls of a church. The ringing of the bells is at an end, the rumbling of the carriage has ceased, the pattering of the feet is heard no more, the flocks are folded in the numerous churches. For a time everything is hushed, but soon is heard the deep, pervading sound of the organ, rolling and vibrating through the buildings and out into the streets; and the sweet chanting of the choirs make them resound with melody and praise, while it is poured forth like a river of joy through the recesses of the city, elevating and bearing the soul on a tide of triumphant harmony to heaven. Verily, the wanderer about the streets at such a time is not a proper subject for envy. The church buildings of the city are one hundred and forty odd in number, and there are one hundred and thirty-five organized parishes and congregations, distributed as follows: Baptist, 9; Christian, 7; Congregational, 2; Protestant Episcopal, 12; German Evangelical, 4; German Evangelical Reformed, 4; Jewish, 3; Lutheran, 4; Methodist Episcopal South, 11; Methodist Episcopal North, 6; Northern Presbyterian, 9; Southern Presbyterian, 7; Associate Reformed Presbyterian, 2; Unitarian, 1; Spiritual, 2; Catholic, 18; Faith Cure, 1; Gospel Missions, 3. *Colored Churches*—Baptist, 15; Christian, 1; Protestant Episcopal, 2; Methodist Episcopal North, 13. Louisville is the seat of the Protestant Episcopal and the Roman Catholic dioceses. The Catholic Cathedral of Our Lady of the Assumption is one of the finest edifices in the West. The religious establishments comprise seven monasteries and convents, a Young Men's Christian Association, supplied with libraries, reading-rooms and gymnasium; and two branches, one for German-speaking people, the other for railroad employees. Many of the ecclesiastical edifices listed are worthy of the greatness of this growing city, not only in point of dimensions, but also in point of chaste architectural beauty. The various denominations, in fact, seem to have vied with each other in building churches of striking architecture, and in no direction have the wealth and public spirit of the citizens manifested themselves more efficiently.

LOUISVILLE CHARITIES, ETC.

In her hospitals, dispensaries, asylums, and benevolent associations the Falls City has reason to rejoice. Intelligent benevolence and well-directed charity are characteristic of her inhabitants, as will be amply evidenced by a perusal of the following items pertaining thereto. There are thirty-eight of these institutions, among which the unfortunate or the erring, from the cradle to the grave, of all religious creeds and all social conditions, may find refuge. The public almshouse cost over \$200,000, and persons who are unable to labor, or are helpless from age, are received here. The city also supports a public hospital, founded in 1817, and which is one of the largest and finest buildings in Louisville. St. John's Eruptive Hospital is also under the control of

the Committee of Public Charities. The religious charities and hospitals are upon a very large and generous scale. The Church Home and Infirmary in the Highlands above the city is under the care of the Episcopal churches, and provide a home for aged and helpless and working women, and an infirmary for the sick of either sex. It was founded through the gift of \$100,000 from John P. Morton. The John N. Norton Memorial Infirmary, for the nursing of the sick, is situated in the residence district on Third Street, and is also under Episcopal management. These charities occupy magnificent buildings. Sts. Mary and Elizabeth Hospital, for



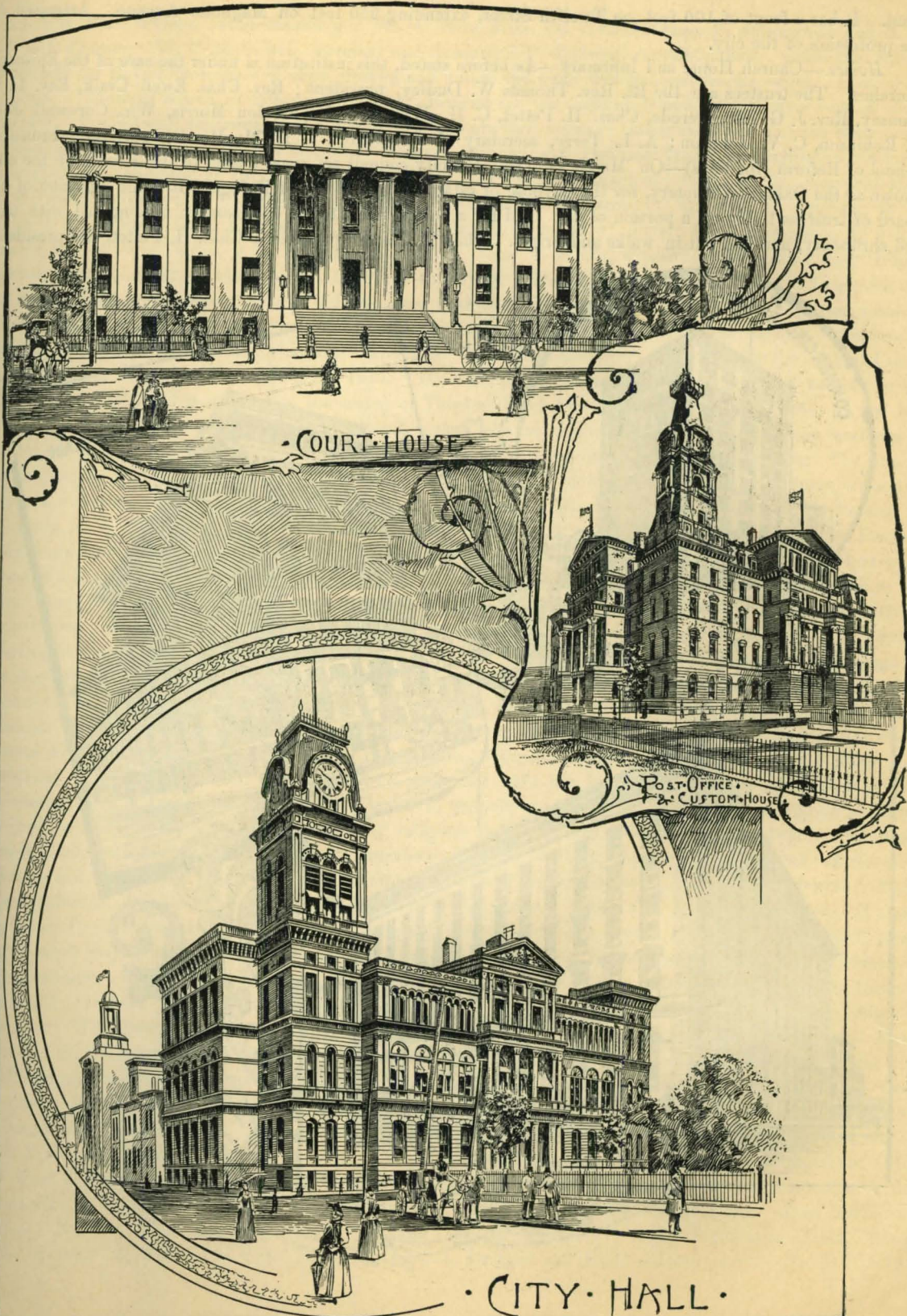
the nursing of sufferers by railway accident; St. Joseph's Infirmary, for nursing desperate cases and strangers; and the Home for the Aged Poor—are a trio of great establishments under the care of the Catholic church. These, and the United States Marine Hospital and a number of private establishments, besides four free public dispensaries, provide for the convenient care of all public sufferers. The defective, dependent and delinquent classes have a smaller ratio in the population of Louisville than in any town of corresponding size in the country. The average of thrift, of intelligence, of industrial activity and social elevation is so high; the distribution

of property is so general; the absence of any criminal or squalid quarter in the city so notable; and so conspicuous is the fact that places of comfortable and even elegant residence are confined to no particular section of the city, but are found everywhere within its limits—that the active or stringent suppression of crime has become more or less a dead letter. The city, however, sustains three industrial schools of reform for juvenile delinquents. One is for white boys, another for friendless girls, and the third for colored youth. The buildings are large and costly, and the grounds ornamental. These industrial schools are celebrated among philanthropists and those interested in prison reform. Louisville has also eleven orphanages, two homes for friendless women, a home for old ladies, and a central organized charity association. Rivalling and excelling, however, any other eleemosynary institution in the United States ranks the famous Masons' Widows and Orphans' Home, organized, under the terms of its charter, "to provide and sustain a home for destitute widows and orphans of deceased Freemasons of the State of Kentucky, and an infirmary for the afflicted and sick Freemasons and others who may be placed under its charge." The building is the largest in the city, and being the only charity of its unique type in the Union, is regarded with veneration by Masons the world over, and is the subject of pride to the citizens of the entire State.

The following is the list of Louisville's charities in detail, including hospitals, asylums and homes conducted under the auspices of various denominational creeds. Louisville Hospital—Chestnut, between Floyd and Preston Streets; under charge of the commissioners of public charity. P. C. S. Barbour M.D., superintendent; Lee H. Tully, clerk. This institution was established in 1817 by the incorporation of a hospital company. Thomas Prather contributed five, and Cuthbert Bullitt two acres of land to the Commonwealth of Kentucky, which is held in trust by the city of Louisville as a site for the building. It is now in the hands of the city, and is supported by direct appropriations by the General Council, and is only for the care of the sick poor of the city. All the medical schools of the city hold clinical lectures in the lecture-hall connected with this institution. Free Dispensary, Louisville Medical College—No. 528 Third Street. Open from 8 to 9 A.M. Dispensary of the University School of Medicine—No. 916 Eighth Street. Open daily from 8 A.M. to 10 A.M. Dispensary Hospital, College of Medicine—Chestnut, between Floyd and Preston. Open daily at 8.30 A.M. and 2 P.M. Dispensary Kentucky School of Medicine—Centre, between Walnut and Chestnut. Open daily from 8 to 9 A.M. Surgical Clinic each Monday, Thursday and Saturday from 4 to 5 P.M. United States Marine Hospital—No. 2216 High Street. C. S. D. Fessenden, surgeon in charge. Almshouse—Under charge of the charity commissioners. The New Almshouse is situated on the N. M. and M. V. Railroad and Seventh Street pike, about five miles from the Court-house; was opened for the inmates in the fall of 1874; cost of buildings and grounds, \$210,000. Capt. J. K. Westfall, superintendent. The Board of Commissioners of Public Charities was instituted April 18, 1870; Hon. Henry S. Tyler, president; T. P. Satterwhite, First District to Shelby Street, eastern limits; August Straus, Second District, Shelby Street to Preston Street; Wiley Rogers, Third District, Preston Street to Third Street; Lum Simmons, Fourth District, Third Street to Seventh Street; Edward Grauman, Fifth District, Seventh to Fifteenth Street; R. G. Fallis, Sixth District, Fourteenth Street to Western limits. L. H. Tully, secretary of the Board. St. Joseph's Infirmary—No. 723 Fourth Street. Sister Aurea O'Bryan, superior. St. Joseph's Infirmary is a private institution for the accommodation of persons requiring careful nursing after important operations, and for strangers who may be ill in the city. It is fitted up with private rooms and supplied with a corps of well-trained nurses. It is also a boarding home for girls. The institution is conducted by the Sisters of Charity of Nazareth, Sister Aurea O'Bryan, superior. It admits no contagious disease, and is attended by the regular medical practitioners of the city. It has no provision for indigent persons and does not admit lying-in patients. St. John's Eruptive Hospital—Situated on the Seventh Street pike about five miles from the Court-house. Under control of the Board of Commissioners of Public Charities. Sisters of Charity of Nazareth in charge. Sts. Mary and Elizabeth Hospital—No. 2213 Twelfth Street, corner of Magnolia Avenue. A gift of Shakespeare Caldwell. In charge of the Sisters of Charity; Mother Helena, superior. This hospital was established and formally opened the 1st of June 1874. It contains six public wards, and about thirty handsomely-furnished private rooms. It is intended especially to accommodate such persons as may be injured on railways, and has an endowment fund for fifteen beds for indigent sufferers from railway accidents. The private rooms are intended to provide an additional source of income for the support of other indigents. The building is three stories high with a base.

ILLUSTRATED
LOUISVILLE Kentucky's Metropolis.

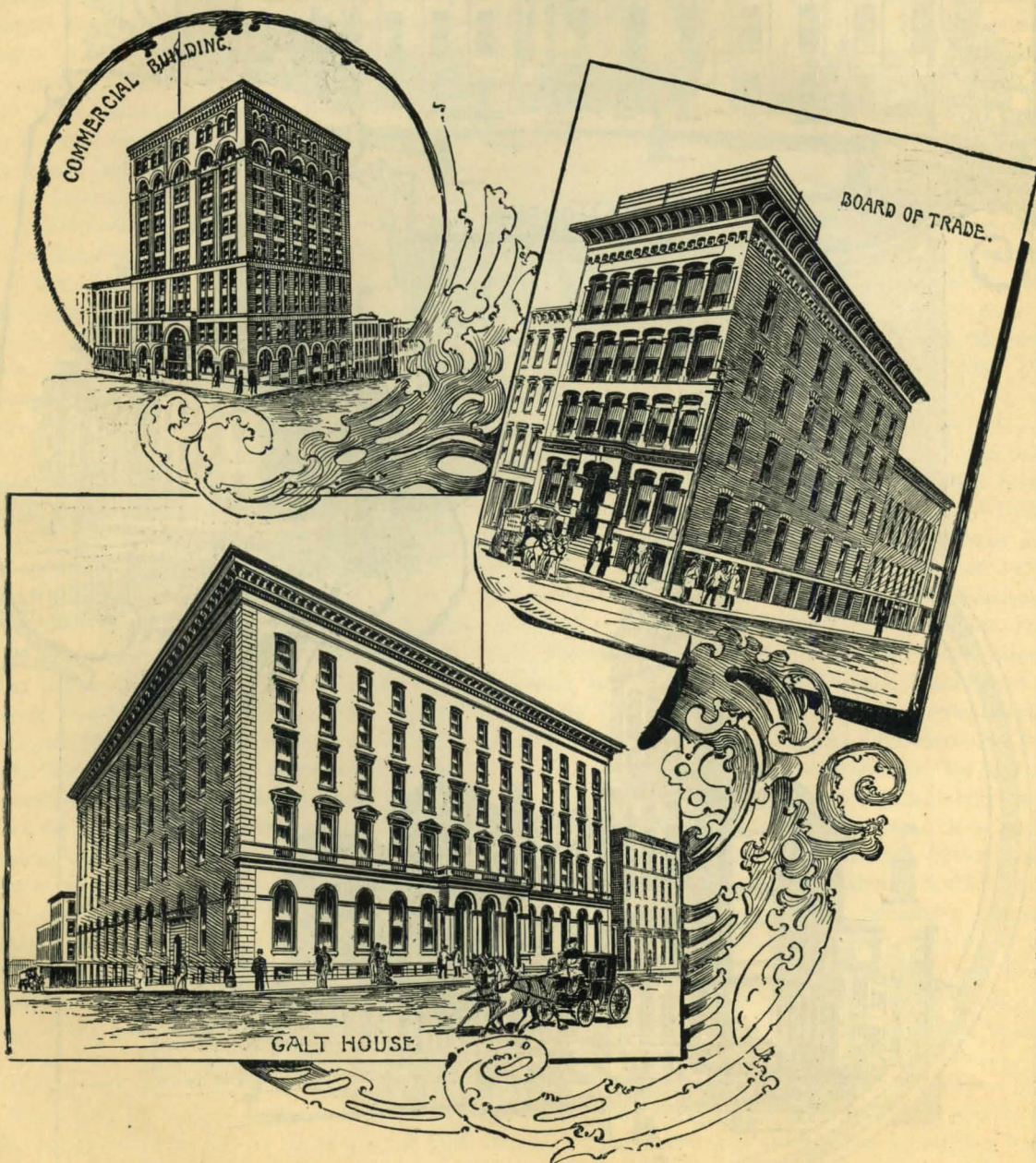
59



ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

ment. It has a front of 100 feet on Twelfth Street, extending 250 feet on Magnolia Avenue. Attended by the profession of the city.

Homes.—Church Home and Infirmary—As before stated, this institution is under the care of the Episcopal churches. The trustees are the Rt. Rev. Thomas W. Dudley, president; Rev. Chas. Ewell Craik, Rev. D. B. Ramsey, Rev. J. G. Minnigerode, Chas. H. Pettet, C. H. Walton, J. H. Morton Morris, Wm. Cornwall, John M. Robinson, C. V. Johnson; A. L. Terry, secretary of the Board; J. H. M. Morris, treasurer. Industrial School of Reform (for boys)—On March 27, 1860, the city council set apart a tract of land south of the city, known as the Oakland Cemetery, for the purpose of establishing a House of Refuge. It is the intention of the board of trustees to lay off a portion of the land for a public park, to be handsomely ornamented with trees and shrubbery, and laid out in walks and drives. Thos. L. Barret, president; Chas. H. Pettet, vice-president;



Attila Cox, Zach. Phelps, Julius Bamberger, W. W. Hite, Fred. H. Wulkop, Thos. P. Satterwhite and H. M. Burford, directors; W. P. McDowell, secretary and treasurer; P. Caldwell, superintendent. Industrial School of Reform for Boys (colored)—On same ground and under the same management as the other. Cost about \$30,000. Industrial School of Reform (for girls)—Erected for the care of friendless girls at a cost of about \$30,000. P. Caldwell, superintendent; Mrs. T. P. Westerndorf, matron; under the control of the same board of managers as the Boys' School of Reform. Masonic Widows' and Orphans' Home, and Infirmary—Alluded to in the opening portion of this paragraph. Officers: J. F. Wuller, president; C. K. Caron, vice-president; H. B. Grant, secretary; T. L. Jefferson, treasurer. Directors: C. K. Caron, C. E. Dunn, G. Gaulbert, W. B. Hoke, T. L. Jefferson, J. B. Kinkead, W. H. Meffert, R. E. Miles, M. C. Peter, C. J. Rosenham, C. Jeune, Samuel Russell, Wm. Ryan, J. F. Weller, J. L. Wheat; Geo. S. White, superintendent; Mrs. Mary White, matron. Home of the Innocents—No. 106 West Broadway. The object of this institution is to provide for the comfort and proper care of young children, and a shelter for destitute mothers. No boys are received over six years of age, and only persons of respectability are admitted. Sister Emily Cooper, deaconess, in charge. Rev. J. G. Minnigerode, chaplain. The John N. Norton Memorial Infirmary, for the care and nursing of the sick, was incorporated June 18, 1881. The corner-stone of this magnificent building was laid in the early part of 1882, and is situated on the corner of Third and Oak Streets. It is named in honor of the late John N. Norton, associate rector of Christ Church, a man who had consecrated his life to God, the teachings of the blessed Master, and to never-ceasing works of love and charity among the poor and the sick. The title of the property is held by the Board of Trustees, consisting of John T. Moore, president; Wm. Tillman, treasurer; Wm. R. Johnson, secretary; Rev. E. T. Perkins, D.D., chaplain; Rt. Rev. T. W. Dudley, C. R. Peaslee, J. E. Hardy, J. G. McCulloch, Chas. T. Ballard, Samuel A. Miller, and A. M. Quarrier, who control the interests of the corporation, and are also advisory of the committee of management of the institution, which is composed of a board of thirteen ladies, chosen annually by the vestries of the Protestant Episcopal churches as follows: three from St. Paul's Church, three from Christ Church, two from Calvary Church, two from Grace Church, two from St. Andrew's Church, and one from St. John's Church, who have charge of the matters affecting the internal affairs of the institution, and the care of and provision for the inmates. Orphanage of the Good Shepherd—Under the charge of the St. Martha Sisterhood. Receives orphan boys without regard to denominations. Teaches useful arts and trades. John M. Robinson, William Cornwall, and Silas F. Miller, trustees. Sister Susan Arr, deaconess in charge. Under the management of a board of twelve guardians. Morton Avenue between Edward and Cave Hill Streets. German Baptist Orphans' Home—No. 1343 East Broadway, adjoining Cave Hill. Founded 1871, and since 1874 has been carried on by faith alone on the promises of God, and no solicitation made for means to support the home. Receives orphan children and other children in needy circumstances, regardless of religious denominations. Judge I. W. Edwards, president; Ernest Horn, treasurer; H. W. Dohrman, secretary; Edward Zachert, superintendent. Cooke Benevolent Institute and Old Ladies' Home—No. 616 Kentucky, corner of Seventh Street. Sue McCarty, matron. Protestant Episcopal Female Orphan Asylum—No. 740 Fifth Street. Miss Clara Crenshaw, matron. German Protestant Orphan Asylum—No. 1912 West Jefferson Street. Founded 1852. Christian Hafendorfer, president; Jacob Mayer, vice-president; Philip Leonhard, treasurer; Geo. Becker, secretary; Louis Wunderlich, superintendent. Presbyterian Orphans' Home—No. 1714 Preston Street. Mrs. Jane McGregor, matron. Methodist's Orphans' Home (South)—No. 906 Fifth Street. Mrs. Josephine Frazee, matron; James Lithgow, president; Wm. Cromey, secretary; George W. Wicks, treasurer. Louisville Baptists' Orphans' Home—First, corner of St. Catherine Street. Organized 1869. W. B. Caldwell, president; J. B. Marvin, vice-president; T. J. Humphreys, secretary and treasurer. Female Managers: Mrs. A. Peter, president; Mrs. E. B. Stratton, vice-president; Miss M. Hegan, corresponding secretary; Miss Belle H. McDougal, recording secretary; Miss Mary Hollingsworth, superintendent. Young Women's Boarding House—No. 530 First Street. Mrs. Susan Johnstone in charge. Christian Church Widows' and Orphans' Home—Miss Betty Embry, superintendent. No. 809 West Jefferson Street. Home for the Friendless (non-sectarian)—The object of this institution is the reformation of the fallen and the care of the unfortunate. Sustained by gratuitous donations. Anna Buchanan, matron. No. 504 West Kentucky Street. Colored Orphans' Home—No. 2236 Eighteenth Street. Sarah Wells, matron. St. James Old Folks' Home Association, for aged and infirm colored people—No. 112 to 136

Thirty-fourth Street. Louisville Charity Organization Society—Randolph H. Blain, president; A. G. Munn, first vice-president; Arthur Peter, second vice-president; Owen Gathright, Jr., treasurer; W. T. Rolph, financial secretary; T. D. Osborn, recording secretary; Central Council, Randolph H. Blain, A. G. Munn, W. T. Rolph, Hon. John W. Barr, C. B. Seymour, Owen Gathright, Jr., George H. Hull, Andrew Cowan, H. Verhoeff, W. C. Priest, W. R. Belknap, Arthur Peter, Julius Barkhouse, R. C. Kerr, F. Myer, Thomas Speed, C. C. Mengel, Jr., T. D. Osborne, Morris A. Sachs, John Stites. Members *ex officio*: mayor, chief of police, health officer, superintendent of Almshouse, members of the board of charity commissioners, keeper of the Workhouse, chairman on committee public charities board of aldermen, chairman on committee public charities board of councilmen, president of school board, superintendent city hospital, superintendent of House of Refuge. Secretary, Mrs. Geo. Deering; agent Eastern District, W. R. Brown; agent Western District, Edwin Hawes, M.D. Office, No. 214 West Green Street.

CATHOLIC SOCIETIES, ETC.

Sisters of the Good Shepherd—No. 728 Eighth Street. This is a Magdalene asylum and convent under the care of the sisters of Our Lady of Charity of the Good Shepherd. Mary Martin, mother superior. Convent of St. Francis—No. 2222 West Market Street. Sisters of Third Order of St. Francis. Sister Alphonsa, mother superior. St. Joseph's Orphan Asylum—Crescent Hill. St. Vincent Orphan's asylum—No. 1014 East Jefferson Street. Conducted by the sisters of charity. St. Benedict's Academy—No. 318 Thirty-fifth Street. In charge of the sisters of Loretto. Mother Evangelista, superior. St. Martin's Franciscan Convent—Rev. Francis Zabler, superior. 1101 Shelby Street. Convent St. Louis Bertrand—West side Sixth Street near Oak. Rev. J. P. Vallyely, prior. Presentation Academy—Conducted by the Sisters of Charity of Nazareth. Sister Cartan, mother superior. No. 529 Fifth Street. Home for the Aged Poor—Tenth, corner of Magazine Street. Mother Christine of St. Joseph, superior. In charge of the Little Sisters of the Poor. Chapel of the Ursuline Sisters—No. 804 East Chestnut Street. Sister Leandera, mother superior. Ursuline Sisters Academy—No. 2312 Logan Street. St. Margaret's Maternity Retreat—Sister Virginia, superior. South side Payne, near Cavewood Avenue.

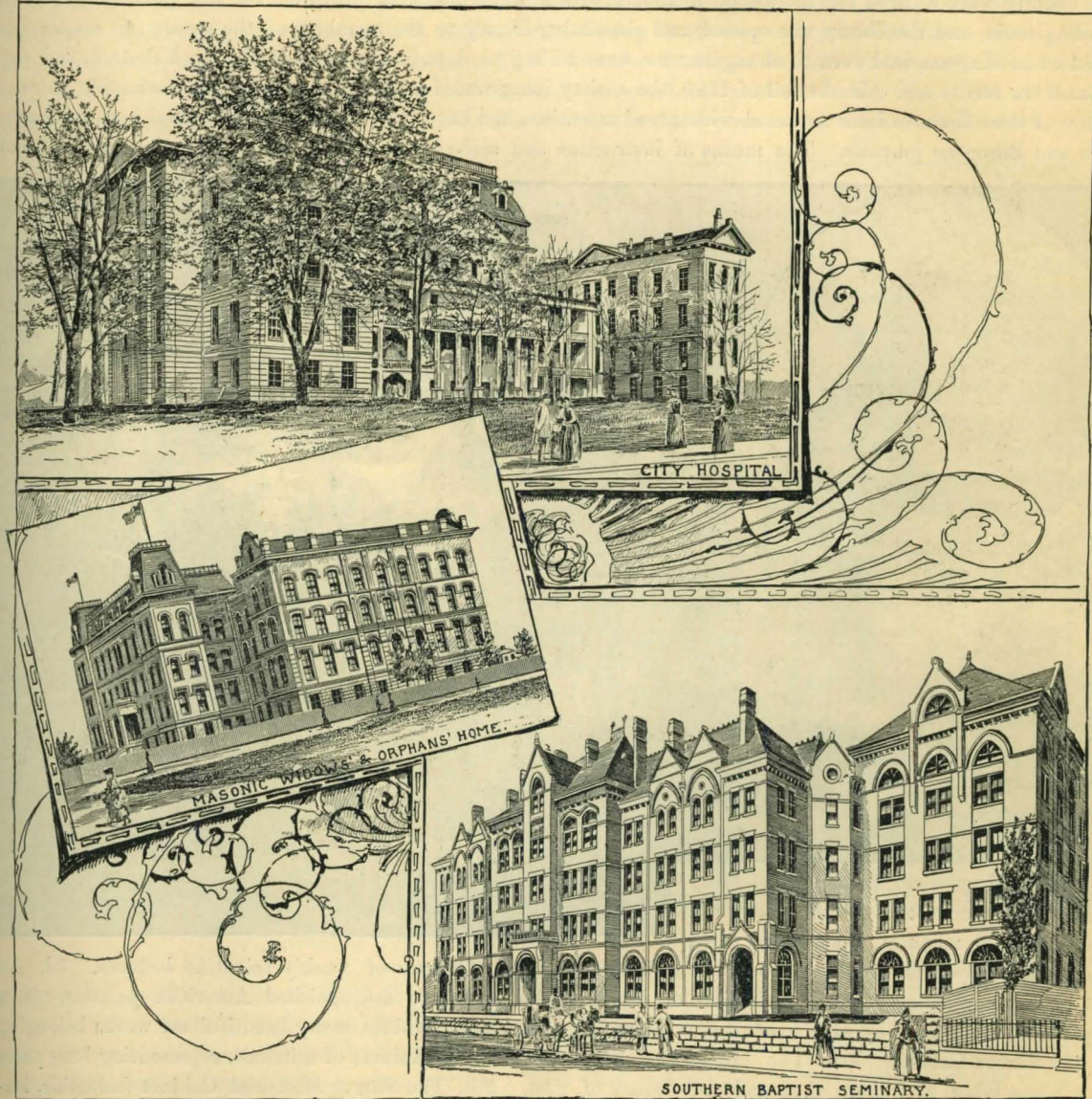
CEMETERIES.

In the olden time each of the churches of earlier erection had adjoining it a "God's Acre," where the dead were decently laid to rest; they are possessed of melancholy interest to the present citizenship, and in the names "carved on the tomb" is lettered much of the history of the city. But the gradually growing needs of Louisville for more commodious places of interment led to the construction of extensive cemeteries in different sections of the city and suburbs. To-day they are twelve in number, as follows: Adas Israel Cemetery—Preston Street road, near toll gate; Cave Hill Cemetery, Baxter Avenue, head of Broadway; St. John's (Catholic)—Duncan, corner of Twenty-sixth Street; National Cemetery—situate in the interior of Cave Hill Cemetery; Old Catholic—South side of Jefferson, between Fifteenth and Eighteenth Streets; St. Louis (R. C.) Cemetery—Barret Avenue, near limits; Portland Cemetery—South side of Bank, between Thirty-fifth and Thirty-sixth Streets; St. Michael's German Catholic Cemetery—Goss Avenue, near limits; Eastern Cemetery—No. 1313 Baxter Avenue, adjoining Cave Hill; Hebrew Cemetery—No. 2118 Preston Street; St. Stephen's Cemetery—Preston Street, beyond limits; Western Cemetery—No. 1532 West Jefferson Street.

LOUISVILLE LIBRARIES.

In the matter of public libraries, or, more properly speaking, library associations, the people of Louisville enjoy exceptionally fine opportunities, and the patronage of these beneficent institutions is such as to evidence the refinement and culture of a large proportion of the inhabitants of the city. Prominent among such organizations ranks the widely known Polytechnic Society of Kentucky, to which we made passing reference under the caption of "Louisville as an educational centre." We deem, however, that this society is worthy of more extended notice than the mere passage of generalities, it being an institution of its kind which has no peer on this continent. It was organized in Dec. 1876, and chartered in April 1877. The name selected was expressive of the desire of its founders to unite in one society all persons desiring to cultivate any art or any branch of science or literature. Five or more members may form an academy for the cultivation of any branch of

useful knowledge, and maintain a private organization for this purpose, room and expenses being furnished by the society. In April, 1878, it was incorporated, and in May following it became the owner of the library and other property of the Public Library of Kentucky, and assumed its liabilities, amounting to nearly \$100,000. This indebtedness, and the consequent litigation, was a source of such embarrassment as to cause the withdrawal of a large part of the membership. In September, a petition was filed in Chancery, praying for the appointment of a receiver to take charge of the assets of the society in the interest of its creditors. The disso-



lution of the society seemed imminent, for its most sanguine friends had ceased to hope. On the 11th of January 1879, a called meeting of the society was held, and after a general discussion of its affairs, seven gentlemen offered to assume and pay off the pressing indebtedness and save the property of the society, on the condition that its management should be intrusted to them for five years. The proposition was accepted. The officers resigned, and Rev. Stuart Robinson, Bennett H. Young, W. T. Grant, Dudley S. Reynolds, E. A. Grant, G. W. Swearingen, and E. Wilder were elected to fill the vacancies. They organized by electing the late Rev. Stuart

Robinson, D.D., president; to the duties of which office he devoted his matchless ability up to the last day of his eminently useful life. The floating debt was promptly liquidated, the suits dismissed, the building partially reconstructed and thoroughly repaired, a needed addition built, and a new library-room fitted up. The managers were intent upon establishing the society on a firm basis, and increasing its capacity for good. The library was thoroughly renovated and invoiced, an accession catalogue prepared, and important additions made. The leading scientific, literary and professional magazines and prominent newspapers from all parts of the country were secured for the use of members, greater facilities were provided for the public in the free reading-room, and the library was opened as a circulating library to the members of the society, to responsible resident subscribers, and even to strangers who were willing to deposit the value of the book desired, and pay a small fee for its use. In the fall of 1880, the society inaugurated a course of free, popular, scientific lectures. Some of these lectures have attracted widespread attention, and have been extensively published both by American and European journals. The means of instruction and self-education have been gradually enlarged, and



now the society offers for the use of every respectable person: 1st. A library of nearly 50,000 volumes, open every day, except Sundays and holidays, from 9 A.M. to 10 P.M. 2d. Courses of weekly scientific lectures. 3d. An art gallery containing a small collection of representative works of distinguished American painters, and a few pieces of statuary by such masters as Canova, Hart and Saul, besides many beautiful art works belonging to the Shreve Cabinet. 4th. The Troost and J. Laurence Smith cabinets of minerals, representing long years of diligent labor, and many thousands of dollars of cost. 5th. The Shreve Memorial Cabinet (scientific, historical and archæological). 6th. The Beckham Collection of Birds. 7th. The Williamson and Beckham Collection of Ferns. Added to these advantages, for a very small fee, lessons in physics, chemistry and other sciences, and also in various branches of art. The membership fee is \$5; corresponding membership, \$3. The annual meeting occurs in April, when the officers and three members of the executive council are chosen. The present officers are: Bennett H. Young, president; George H. Moore, vice-president; E. A. Grant, secretary; W. T. Grant, treasurer; W. H. McKnight, Rowan Buchanan, John H. Leathers, Rt. Rev. T. W. Dudley, D.D., Wm. Cornwall, Jr., Laf Joseph, Dudley S. Reynolds, A. G. Caruth, Vernon D. Price, directors; Prof. James

Lewis Howe, Ph. D., M.D., chemist, physicist and lecturer; Miss A. V. Pollard, librarian; R. R. Hardin, assistant.

Among other libraries worthy of mention ranks the Louisville Law Library in the Court-house, as also the West End Library, No. 1514 West Walnut Street.

CITIZEN SOLDIERY.

Louisville maintains a well-disciplined state militia in the Louisville Legion, Kentucky State Guard. It was organized in 1877, and was the outgrowth of the different militia companies which were mobilized for the assistance of the city and state authorities in keeping order during the labor troubles of that year. The Legion was furnished with the wherewithal to be uniformed by a few liberal and public-spirited citizens. The armory, which is on Seventh Street, between Walnut and Chestnut, is rented and paid for by the city. The arms and equipment are furnished by the state. The term of enlistment is three years. One night in each week is set



Kentucky and Indiana Bridge. (See article on page 90.)

apart for drill, and the affairs of the Legion are conducted by the commissioned officers who meet monthly. As an additional means of supporting the Legion the legislature passed a bill, approved December 16, 1882, by which the command was authorized to elect thirty honorary members who, on paying one hundred dollars per annum each, should be exempt from active service. This fund defrays the current expenses of the regiment and the armory. In May, 1881, the Louisville Legion was organized into a regiment, and has since kept up its organization to a high degree of efficiency. At present, the command consists of six infantry companies and one battery. The Legion is in a good state of organization, and not only have its members done good active service, but the influence of the command in the community has been excellent. It has compelled respect for authority, infused an increased regard for the polite in intercourse, instructed its members in military tactics, improved the physique and personal bearing of many, and cultivated a good fellowship and healthy exercise, which has been promotive of a morale not hitherto existent.

UNITED STATES OFFICES IN LOUISVILLE.

Custom House.—The United States Custom House, corner Third and Green Streets, is a very handsome stone structure in the Anglo-Norman style of architecture. The lower floors are used for the Post-office, and the remainder of the building for the various United States offices.

Post-office Department.—The Post-office is, as before intimated, in the Custom-house. John Barret, postmaster; E. S. Tuley, assistant postmaster; Louis Simon, Jr., cashier; R. J. Thompson, money order clerk. The Post-office is open from 7 A.M. to 7 P.M. from April 1st to November 1st; from November 1st to April 1st, from 7.30 A.M. to 6.30 P.M. Money Order Department open from 9 A.M. to 5 P.M.; Registered Letter Department from 8.30 A.M. to 6 P.M.

Railway Mail Service.—Room 5 Custom House. H. B. Jenks, chief clerk; W. E. Greenaway, assistant chief clerk. Headquarters for the following named lines in the Fifth Division Railway Mail Service: Chicago and Louisville Railway Post-office, Indianapolis and Louisville Railway Post-office, Louisville and Evansville Railway Post-office (river), Cincinnati, Louisville and North Vernon Railway Post-office, Huntington and Louisville Railway Post-office, Louisville and Knoxville Railway Post-office, Louisville and Memphis Railway Post-office, Louisville and Bloomfield Railway Post-office, Cincinnati and Nashville Railway Post-office, double daily service from Cincinnati over the L. & N. R. R. to all points South; Louisville and St. Louis Railway Post-office, Louisville and Springfield Railway Post-office, Louisville and Henderson Railway Post-office, Louisville and Bingen Railway Post-office, Huntingburgh, Louisville, and Evansville Railway Post-office.

Bonded Customs Warehouses.—Special Bonded Warehouse. Internal Revenue Department. Storage of imported merchandise and returned exported whiskies. Corner Brook and Washington Streets. Office, Main Street, N. W. corner Brook. W. S. Coldewey, manager.

United States Internal Revenue.—Office, Custom House, rooms No. 1, 2 and 3. Albert Scott, collector; Wm. E. Riley, chief deputy collector.

Pension Agency.—Office, room No. 4, Custom House. C. J. Walton, agent.

Pension Examiners.—Office, No. 7 Custom House. J. H. Carr, special examiner.

United States Board of Examining Surgeons for Pensions.—Fred. C. Leber, president; Wm. B. Doherty, secretary; Chas. F. Dupré, treasurer.

Local Inspectors of Steam Vessels.—Jeff. Thomas, inspector of hulls; James C. Dugan, inspector of boilers.

United States Life Saving Association.—District No. 9. Wm. M. Devan, captain. Located at the levee, foot of Third Street.

United States Signal Service Association.—Courier-Journal Building, Fourth and Green Streets. Frank Burke, observer.

United States Commissioners.—J. H. Ward, James A. Beattie, B. J. Breen, Samuel B. Craik, Elijah S. Watts, R. C. Kinkad, L. M. Dembitz, Geo. Du Relle, Henry F. Cassin.

United States Engineer's Office.—Office, No. 507 West Chestnut Street. Capt. Edward Maguire in charge.

Surgeon Marine Hospital Service.—Office hours from 9 A.M. to 3 P.M. C. S. D. Fessenden, surgeon; W. M. Griffiths, assistant surgeon. No. 232 Water Street.

Louisville and Portland Canal.—R. R. Jones, assistant engineer. Office, Twenty-sixth Street, north of High Avenue.

LAW COURTS.

United States District and Circuit Court of Kentucky, Jefferson Circuit Court, Jefferson Court of Common Pleas, County Court of Jefferson County, Louisville Chancery Court, Louisville Law and Equity Court, The Court of Appeals, Federal Court, Louisville City Court.

THE STATE GOVERNMENT.

Governor, Simon Bolivar Buckner, salary \$5,000 per year; Lieutenant Governor, J. W. Bryan, salary \$10 per day during session of Legislature; Secretary of State, Geo. M. Adams, salary \$1,500 per year; Ass't Secretary of State, Edward O. Leigh, salary \$600 and fees; Private Secretary to the Governor, Ed. Porter Thompson; Attorney General, P. W. Hardin, salary \$500 and fees; Public Printer and Binder, E. Polk Johnson; Librarian, Mrs. Mary B. R. Day, salary \$1,000; Clerk to Librarian, Frank Kavanaugh; Warden of Penitentiary, M. P. Bolan; Warden Eddyville Penitentiary, L. C. Burry.

Public Accounts.—Auditor, L. C. Norman, salary \$2,500; Assistant Auditor, Virgil Hewitt, salary \$2,000.

Insurance Bureau.—Commissioner, Henry F. Duncan, salary \$4,000 per year; Deputy Commissioner, W. P. Havens, salary \$2,000 per year.

Treasurer's Office.—Treasurer, H. S. Hale, salary \$3,000 per year; Clerk, James B. Hawkins, salary \$1,200 per year.

Land Office.—Register, Thomas H. Corbett, salary \$2,000; Deputy Register, Jerry Corbett, salary \$1,200.

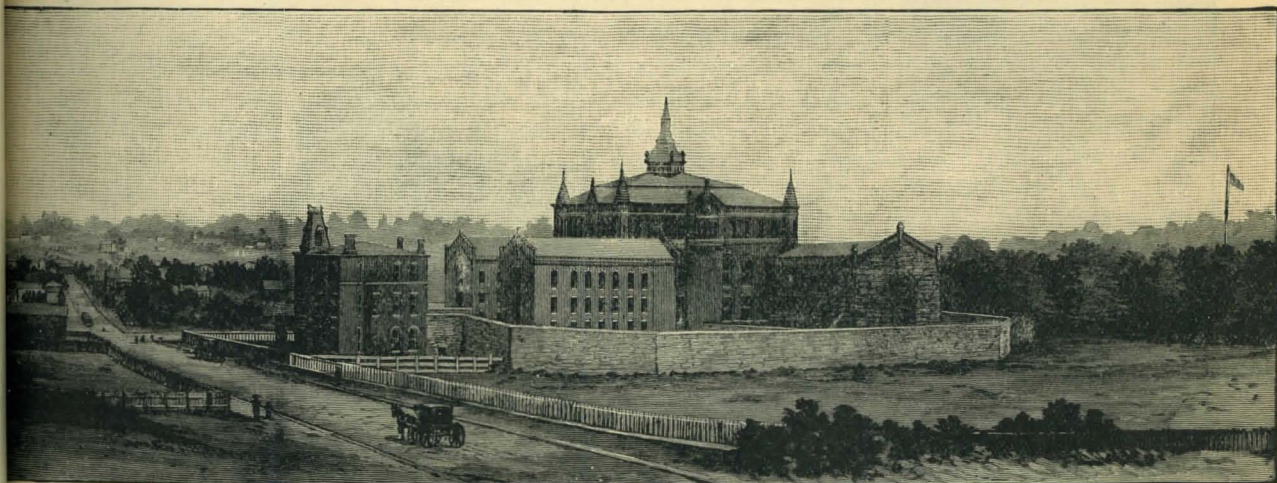
Public Instruction.—Superintendent, J. D. Pickett, salary \$3,000; First Clerk, E. C. Went, salary \$1,200; Second Clerk, E. D. Pickett, salary \$700.

Adjutant General's Office.—Adjutant General, Samuel E. Hill, salary \$2,000; Assistant Adjutant General, S. S. Anderson, salary \$1,000; Superintendent of Arsenal, Hill Thompson.

Bureau of Agriculture, Horticulture, and Statistics.—Commissioner, Chas. Y. Wilson, \$2,000; Clerk, Lewis D. Craig.

Geological Bureau and Commissioner of Immigration.—Superintendent, John R. Proctor, salary \$2,500; Secretary, E. A. Fellmer; Inspector of Mines, C. J. Norwood.

Railroad Commissioners.—I. A. Spalding, W. B. Fleming, John F. Hager; Secretary, W. R. Griffith.



The Louisville Workhouse.

State Board of Pharmacy.—Officers, J. W. Fowler, Louisville, president; W. S. Johnson, Henderson, Ky., vice-president; Wiley Rogers, Louisville, secretary and treasurer.

Kentucky Pharmaceutical Association.—Edward C. Pfingist, Louisville, president; J. J. Brooks, Richmond, first vice-president; B. McRoberts, Stanford, second vice-president; C. M. Edmunds, Glasgow Junction, third vice-president; J. W. Gayle, Frankfort, recording secretary; E. W. Lillard, Lancaster, corresponding secretary; W. S. Johnson, Henderson, treasurer.

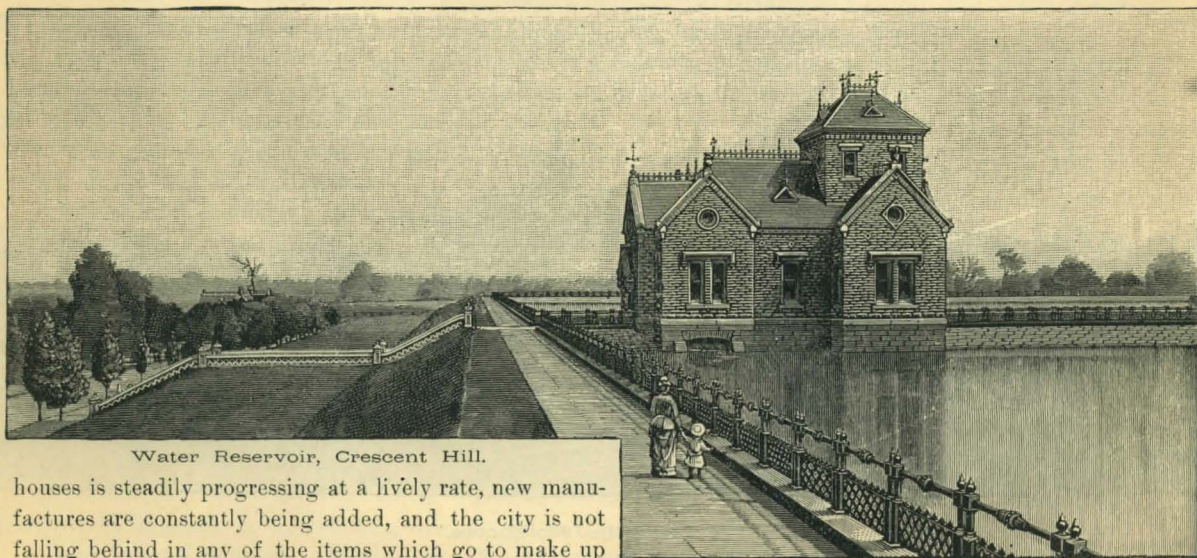
HOTELS AND BOARDING HOUSES.

The necessary provision for the wants of the numerous travelling public, as well as the prevailing popular spirit of hospitality, and the cheap and ample market-supplies near at hand, have contributed during all her history to the establishment and support in Louisville of numerous capacious and well-kept hotels, these places of public entertainment having simply grown in number with the gradual development of the city. To mention only the two leading caravansaries—the well known Galt House and Louisville Hotel—we doubt if, in appointments, they will not bear favorable comparison with any hostleries in the Union. Well-kept boarding-houses, likewise, are distributed over the city; the most fastidious can secure elegance and comfort at unusually favorable prices; and for mechanics, workingmen and artisans, clerks, agents, and other wage-earners, Louisville offers inducements to be found nowhere in the country at any centre of population or business. Special arrangements for families, for rent of rooms without board, or board without rooms, can always be effected at

prices far below the prevailing rates elsewhere, and which afford the highest inducements to the best class of operatives to remove hither and to stay.

REAL ESTATE PROPERTY VALUATION, ETC.

Without any pretensions to a "boom,"—a term which has acquired a meaning synonymous with an unhealthy inflation of real estate values, and a spasmodic attempt to present a temporary appearance of prosperity,—Louisville is enjoying a healthy growth. The reason for this inference as regards real property is an obvious one, and is to be directly attributed to the great available supply. The city is built at the northern extremity of a plain covering an area of about one hundred and thirty-nine square miles (according to the estimate of Mayor Jacob, 1890), with one hundred and forty-four miles of paved streets. There are one hundred and twenty-five miles of horse and steam street and suburban railways, a greater mileage in proportion to the size of the city than can be found anywhere else in the country. The street railway lines have never been required to purchase their franchises, and the cost of extension being comparatively small, the lines have been carried out in many instances in advance of the growth; this, with a fixed fare of five cents, and a liberal system of transfers, has tended to build up the suburbs and relieve the pressure upon the centre of the city. This fact is palpably evidenced by the personal observation of every one familiar with the Falls City. The building of



Water Reservoir, Crescent Hill.

houses is steadily progressing at a lively rate, new manufactures are constantly being added, and the city is not falling behind in any of the items which go to make up an active and sturdy prosperity. Looking upon this perfected system of inter-city transportation as a primary factor in the development in value of suburban realty, while at the same time rendering residential and factory sites procurable at a cheap rate, we submit the following table showing the mileage of the various lines in the city: Louisville City Railway, 64 miles of track; Central Passenger, 30 miles; Louisville & New Albany Daisy Line, 5.8 miles; Louisville, New Albany & Jeffersonville Transfer, 10 miles; Daisy Belt Line, 6 miles; Belt Line, 10 miles—total 125.8 miles. The trans-river steam lines run trains every half hour between Louisville, New Albany and Jeffersonville, at a uniform fare of ten cents. The large population of these two Indiana cities are, for all practical purposes, part of the population of Louisville. Below will be found estimates of the net public debt, valuation of real and personal property, and tax rate per capita on each \$100 of assessed valuation, taken from statistics furnished through the courtesy of Charles D. Jacobs, Esq.: Net public debt, \$9,382,000; actual valuation of property—real, \$125,000,000; personal, \$50,000,000; tax rate, \$1.98. The tax rate on manufacturing property, however, if judiciously situated, is far less. For miles in the western, southern, and eastern direction, and some contiguous to railroads and sewers, as well as to the Ohio River, are situated outside of the corporate limits of the city, and pay only State tax and county tax, averaging only some seventy cents on the \$100 assessed value. To be sure, in some of the cities of the State the assessment is further below the actual value than in Louisville; but, with

due allowance for this, the fact remains that *in her metropolitan character, her present financial condition and prosperity, the Falls City is better off in this direction than any municipality in the commonwealth of Kentucky.* With such a showing, it will be accepted as an unqualified fact, when we say that Louisville's prodigious growth and increasing prosperity were not and are not due to any fictitious "booming." They are the direct resultant of the circumstances of nature and the character of the people who have taken advantage of them. The opposite of sensational, that character has been markedly conservative. When they seemed for the moment to the impatient to be progressing slowly, they were making sure of each step, they were attaining results which should not fade away with one day and generation, and which to-day make us realize how substantial the growth is. Now is the period when they look back upon the past with satisfaction, and with all confidence count upon a successful future. And all believe that with the prosperity of the city he himself individually is prospered.

LOUISVILLE AS A CITY OF CULTURE.

Admitting that the Louisville of to-day is a business place and a place for business in the best and broadest sense, it may be inferred by many who are strangers to the place that the Falls City, like many manufacturing centres in the Union, have, in a measure, neglected, for the accumulation of wealth, the cultivation and fostering of the arts and sciences. But such is not the fact. A consideration of the many institutions of learning here existent ought to prove sufficient to contravene any such sentiment. Indeed, in law, medicine, theology and journalism, the so-called "learned professions," Louisville has always afforded a field for the exercise of the highest talent, and for rise to the rank of widest distinction. From the beginning her Bar has been conspicuous throughout the country for eloquence, ability and success; among the names of the dead shine the names of many who obtained high rank in this forum, and of the members now enrolled on the lists of the legal profession nearly all are in full practice. The courts sitting here are the Federal, the United States Circuit and District Courts, the Jefferson Circuit Court, Court of Common Pleas, County Court, Chancery Court, and City Court. The history of the medical faculty, numerous and distinguished in city and county, has been a very brilliant page in the annals of the profession throughout the country; the kindred profession of dentistry here has been represented by those who have attained national and world-wide distinction in this modern science; while in theology and the history of religion, both city and county have, through their variety of denominational life, their large membership and prosperous church communities, maintained a leading place; and this has not been surrendered in any degree. Numerous societies devoted to literary and scientific purposes have at all times flourished in this city; and lyceums, debating societies, and literary and social organizations under various auspices, open their doors to young and old. Again, as in every community in which there is a strong infusion of German life and spirit, a decided musical taste and talent have always asserted themselves in the Falls City. Besides that which finds expression through church, private and social organizations, two notable public societies for musical and social objects—the Liederkrantz and Maennerchor—aggregate an immense membership. The charm of elevated social life attracts hither teachers and votaries of musical culture; enterprising dealers in instruments, sheet music, etc., provide for all the wants of the trade; and that side of culture which gratifies its taste or finds expression in music has large opportunities for satisfaction here. The graphic and the plastic arts have due encouragement, and in all the modern branches of painting, crayon-work, and in the highest excellence of photographic skill, Louisville's artists have won wide reputation.

BENEVOLENT ORDERS, CLUBS, ETC.

A populous and progressive city, and a centre of political, commercial and industrial activity, Louisville contains, in the very nature of things, a great number of societies, organizations, etc., devoted to a variety of purposes, beneficent, protective, social, etc. Among such who are established in their halls and hold stated meetings in the Falls City may be mentioned: Freemasons, Odd Fellows, Knights of Pythias, Knights of Honor, Red Men, Ancient Order of United Workmen, Grand Army of the Republic, Sons of Veterans, Good Templars, Foresters; besides college fraternities, the funeral benefit associations, a typographical association, and some representatives of the Knights of Labor. The membership of beneficial orders is very numerous; their financial condition is good. Nearly all (especially the Masonic fraternity) occupy well-furnished halls with fine equipment, and their rank in the respective orders at large is of the highest. There are likewise a number of exclusive social clubs in Louisville of great wealth and influence. Principal among these, and possessing their

own establishments, are the Pendennis, with 300 members; the Standard, with 110; the Pelham, with 115; the Brownson, with 140; and the Progress, with 100. There are few clubs in the South so splendidly established as the Pendennis and Standard, while to the patron of the turf the famous Louisville Jockey Club affords attractions equal, if not superior, to those provided by any similar organization in the United States. From the standpoints of culture, social life and recreation, as reviewed in the two foregoing sections, it may aptly be said that, indeed, the Falls City is highly favored in all those elements which to the student, the scholar, and the man of leisure go to make life worth living.

THE LOUISVILLE PRESS.

From the single broad sheet of Louisville's earlier days, relating the most meagre intelligence without comment or inference, her newspaper press has gradually grown up into a powerful political as well as social engine, diffusing information on all subjects of interest, circulating advertisements, and acting on the public mind in times of excitement to an extent that has fairly achieved for Falls City's journalists a leading rank among the members of the "fourth estate" in the Union. For some unexplained reason, however, the editor of this work has experienced extraordinary difficulty in securing from publishers historical data upon which to predicate as full and satisfactory a chapter on this subject as he could have desired. The subjoined sketches were prepared from such scanty information as could be obtained. For the rest, mere mention of the names of the various publications is all we can offer.

THE LOUISVILLE COURIER-JOURNAL.

This fine newspaper, it is universally admitted, is fully up to the highest grade of journalistic enterprise, and in all the departments of news-gathering, of criticism, and of thoughtful discussion it rivals and excels any of its competitors in this direction in the Southern States. The mere mention of the fact that its editorial chair is filled by the brilliant Henry Watterson simply gives the "hall-mark," so to speak, to its intellectuality; while the ability as a writer, politician, and business man of Mr. W. N. Haldeman, president of the Louisville *Courier-Journal* Company, furnishes an ample guarantee that in energetic and intelligent management this legitimate offspring of a union of the two ante-bellum leaders of Kentucky journalism shall continue to be in the future, as it has been in the past, a book, pulpit and platform all in one. The appointments of the *Courier-Journal* Company's building, corner of Fourth Avenue and Green Street, are fully commensurate with the spirit of enterprise which characterizes the general management, the structure being an honorable monument to press progressiveness, apart from ornate adornment to the City of the Falls.

THE LOUISVILLE COMMERCIAL.

This paper represents one of those indomitable instances of journalism, as far as its management is concerned, which through stress of circumstances have, for a time, retired from the field of letters (to quote from the late Lord Beaconsfield) "without dishonor," only to return to the combat with renewed vigor, and to be crowned with the success so eminently due such energy. It is now published by the Louisville Press Co., and to-day fills an important niche in Louisville's newspaper interests.

THE LOUISVILLE TIMES.

Some seven years can hardly be regarded as a "long-drawn-out" period for a journal to achieve success, yet such is the record of the *Times*, its birth simply dating back to May, 1884, while it at present enjoys the largest circulation in the city and county of any daily published in the Falls City.

THE LOUISVILLE EVENING POST.

This paper met originally with the usual reverses contingent on an innovation; in this instance the introduction of post-meridian news. Consolidation, however, with its rival the *Evening News*, tact, and executive ability, soon triumphed over local prejudices; and discarded and descried as a failure in 1878, it to-day is as anxiously awaited by thousands of readers as are the regular morning issues, against which at its inception it was so invidiously compared.

THE LOUISVILLE ANZEIGER.

As voicing the sentiment of the Teutonic element, and the only paper published in the German language in Louisville and south of the Ohio River, it goes without the saying the *Anzeiger* has proved a pronounced journalistic success.

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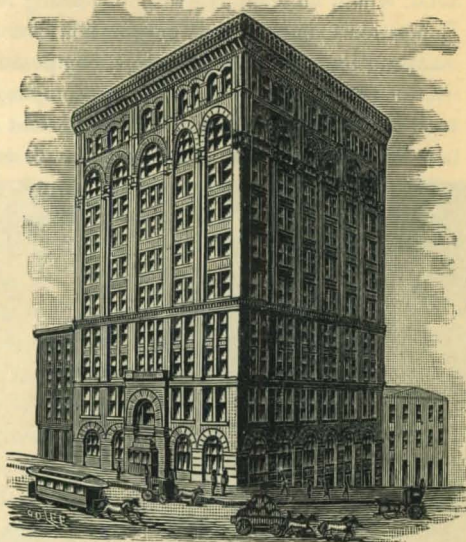
The sparse information afforded us precludes our giving further actual details as to the press of Louisville, scant, indeed, as our previous remarks have been. Mention, however, if merely nominal, should be made of such leading journals as the *Sunday Argus*, the *Christian Observer* (the oldest religious newspaper in the world), the *Central Catholic Advocate*, the *Western Recorder*, the *Louisville Democrat*, *Home and Farm*, the *Southern Bivouac*, the *Farmer's Home Journal*, together with numerous others of lesser note, but which, nevertheless, contribute their quota to the fact that the people of Louisville are a reading and therefore an intelligent people.

THE TORNADO OF 1890.

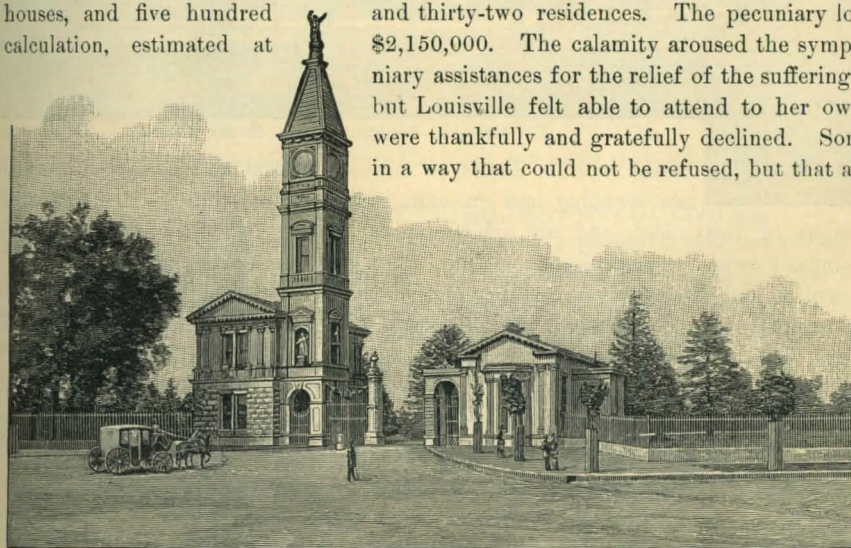
This great calamity, which visited Louisville on the evening of March 27th, 1890, is of historical importance. A heavy rain-storm began before eight o'clock, followed by hail and severe lighting. The wind then rose and at 8.30 P.M. the tornado struck the city, ploughed its way through in a few minutes, and in its brief time wrought terrible havoc and disaster. The storm approached Louisville from a southwesterly direction, severely damaging the suburban town of Parkland, and struck the city at its southwestern point, passing through northeasterly to the river at the foot of Seventh Street, thence crossing to Jeffersonville, damaging the front of that city greatly; thence recrossing the river and destroying the stand-pipe of the water-works, about three miles east of where it first struck the river. The path of the storm through the portion of the city visited was from six hundred to eight hundred yards wide, and in its passage it killed outright seventy-six persons, and injured over two hundred more. It destroyed partially, and in some cases totally, five churches, one railroad depot (Union), two public halls, three school buildings, two hundred and sixty-six stores, thirty-two manufacturing establishments, ten tobacco warehouses, and five hundred calculation, estimated at

and thirty-two residences. The pecuniary loss by storm was, after careful \$2,150,000. The calamity aroused the sympathy of the country, and pecuniary assistances for the relief of the suffering it caused was freely tendered; but Louisville felt able to attend to her own stricken ones, and the offers were thankfully and gratefully declined. Something over \$15,000 was sent in a way that could not be refused, but that amount and about \$1,000 more

was spent in relieving suffering outside the territory of the city. The citizens contributed over \$115,000, besides clothing, bedding, and food, and with these means, through the admirable system pursued by the Board of Trade Relief Committee, food, shelter, medical attention and burial expenses were promptly provided and distress from want prevented, and the



Commerce Building.



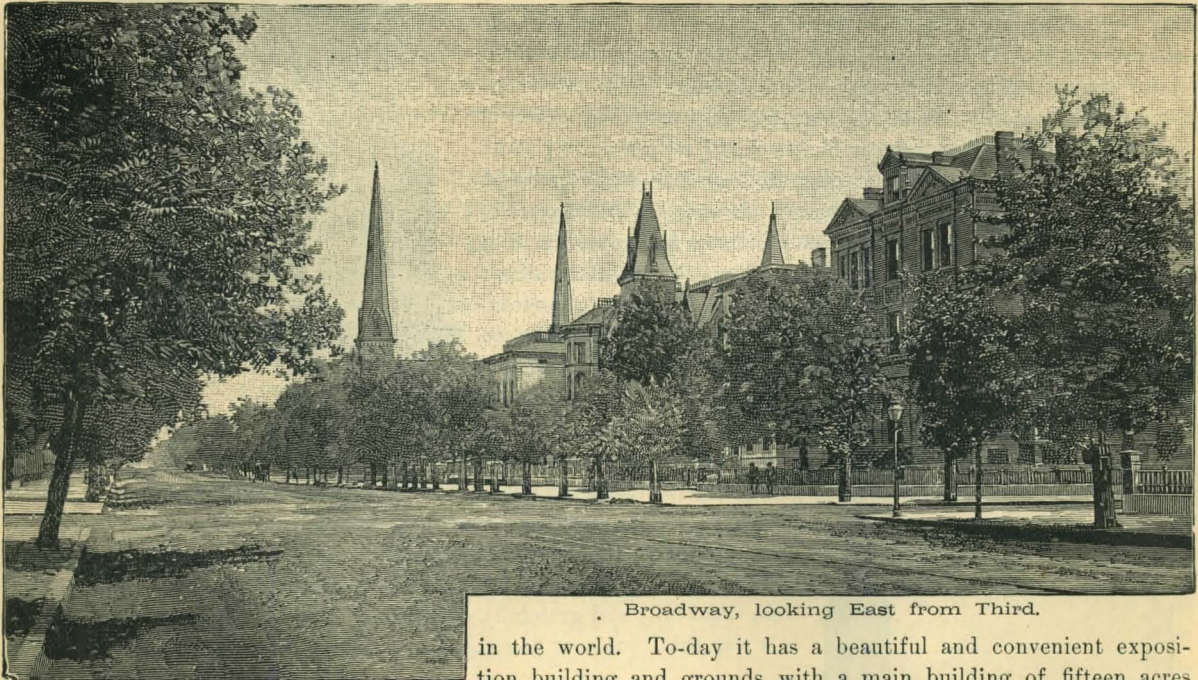
Entrance to Cave Hill.

losses of the poor, including the rebuilding of three hundred and eleven homes and their wreckage of furniture, made good. The faithful and successful work of this committee of relief is worthy of, and has justly received, the highest praise. The destruction of the stand pipe at the water works threatened a water famine, which would have caused many factories to shut down work and thrown many people out of employment, and seriously affected the health of the city, but this danger was happily averted by the energy of

the Water Company and the skill of its engineer. For a month or more a large number of her pushing business men were occupied with relieving the distress, removing the wreck, and rebuilding necessitated by the tornado, and consequently in some departments the business of the city was neglected and fell off.

THE SOUTHERN EXPOSITION.

No review of Louisville, her industries and resources, which partakes even of the most infinitesimal character, would be complete without passing reference, at least, to the famous Southern Exposition. The Southern Exposition Company is a corporation chartered by the Legislature. Organized Oct. 30, 1882, its affairs are managed by a board of directors, composed of a president, five vice-presidents, and twenty-five directors. The cost of the property owned by the company aggregates nearly half a million of dollars, and its exhibitions have been by far the largest and most important ever held in the world without the aid of government. Financially it has been most successful, and has more to show for the expenditure of its money than any exposition



Broadway, looking East from Third.

in the world. To-day it has a beautiful and convenient exposition building and grounds, with a main building of fifteen acres area, an average interior height of forty feet, and an exhibit space therein of nearly seven hundred thousand square feet. The company owns every necessary appliance for a great exhibition, and in one week's time could be ready for the reception and placing of any number of exhibits. No other exposition has ever offered so much to exhibitors at so little cost. No charge is made for space, and no exhibit-entry fee is demanded. Exhibit freight is brought by rail, without transfer, to the doors of the main buildings, where, without cost to the exhibitor, it is unloaded and conveyed to the space assigned to the exhibitor; and at the end of the exposition delivers them to the exhibitor, and when they are packed conveys them to the railroad and loads them on the cars. In addition to this, the company accommodates exhibitors by advancing the freight charges on goods brought to its doors by rail. The Southern Exposition, in short, recognizes the fact that the exhibitor is a part of the exposition, and does everything in its power to contribute to the comfort, pleasure, and profit of all its exhibitors. The institution presents itself as independent, self-sustaining and successful, and it invites exhibits from all parts of the world. The Music Hall of the Southern Exposition is one of the most convenient and commodious in America. Its acoustic properties are admirable, and at night it is brilliantly illuminated by electric lights. No large exposition had ever been opened at night until the Southern Exposition inaugurated that feature at its first exhibition in 1883. The attempt at the World's Exposition at New Orleans to follow this example was not successful, and resulted in hardly more than police light from the electric light system there tried. The Southern Exposition lights up all its grounds and buildings, and in brilliancy of light, as well

as attendance, the evening is the most agreeable time for seeing the exhibition. Visitors who come during the day are well repaid for waiting to see the gradual unfolding of the hundreds of great lights that are turned on as the night approaches. It is, indeed, a common practice for parties to go to the exposition for this purpose, arranging to take their supper at one of the places for refreshment in the evening sunlight, and thence pass into the dusk of the building to watch the expansion of the electric light.

STREET TRAFFIC.

In every city there is some street which is the special resort of ladies for promenading and shopping. Here strangers and visitors first receive their impressions of the wealth and taste of the citizens, and in reporting their opinions to their friends the effect will be favorable or otherwise, just as they are struck with the elegance of the stores and the richness of the goods displayed. Fourth Street, Louisville, has long been known to travellers as the centre of attraction, but the tourist of 1891, in describing the splendid plate-glass fronted emporiums, especially in the dry-goods trade, would completely cast in the shade all previous descriptions. The "parade" on Saturday is a characteristic sight. There are few shoppers that are not on foot, and the promenade is occupied by an apparently endless stream of ladies. This street is lined with many handsome structures and is rapidly extending itself. The southern end is a favorite and beautiful residence section, though metropolitan necessities have long since developed many rival streets and built them up with residences that are equalled in beauty and taste by but few cities. Main Street, again, may be regarded as the great wholesale and tobacco street of the Falls City, and being the first thoroughfare next to the river settlement, naturally contains many evidences of the original character of the city. Many of the business houses are old-fashioned, plain and small, while interspersed among these are some of the handsomest and most costly modern structures. There are few streets where the increasing traffic of heavy business may be seen in such volume as here. During the busy seasons the roar and noise of vans and wagons are deafening. Where Ninth Street intersects begins the "tobacco district," where are conducted the great sales, and where are situated the great warehouses capable of handling 150,000 hogsheads annually. Turning again to another branch of what, after all, may rightly be regarded as street traffic: no thoughtful person can walk down any of the leading thoroughfares in the morning, or at six o'clock in the evening, without being struck with the well-dressed crowds of men and women, all tending toward or returning from the scene of their daily labors; and he must indeed be void of patriotism whose feelings are not thrilled by the sight of so much enterprise and industry, making our streets vie with those of New York or Philadelphia. Nor is there any reason to doubt that, before long, we may see the numbers greatly increased. While the extension of manufactures may embrace those not so cleanly, no one would object to see the linen overalls and clumsy footwear, which in other cities, although corresponding with the work of the operatives during the week, are often replaced by silk and patent leather on Sundays and holidays.

THE SUBURBS OF LOUISVILLE.

The Falls City is surrounded by many delightful suburbs. These are Parkland to the southwest, Clifton, the Highlands, Anchorage, and Penae Valley to the east. In the eastern end of the city, likewise, the new water reservoir affords handsome park opportunities, and in that direction also is the Cave Hill Cemetery, by natural advantages of location and lavish expenditure for beautifying purposes one of the loveliest cemeteries in America. The two Indiana cities of New Albany and Jeffersonville, with a combined population of about 50,000, are practically a part of Louisville, connected with it by bridges and ferries, and have a common industrial and commercial interest.

RESIDENTIAL LOUISVILLE.

If Louisville possesses, as she certainly does, all the advantages to which reference has been made, it will perforce be admitted that no element in the constitution of a great city is wanting. The capitalist who would invest money to advantage can here find a promising field for enterprise. There is also plenty of room for more manufacturing industries. The man of leisure, with fixed income, may find in the Falls City, too, a delightful home, and live just as his means may allow, even to the enjoyment of luxury. The mechanic and tradesman can, by industry and economy, secure a comfortable domicile on easy terms, and in Louisville every reasonable wish may be gratified, and the new settler find a welcome to any class of society which may be congenial to his taste. The great problem of how and where to live never agitated so many minds as now. The pressure of a high civilization, the requirements of life under conditions of tense strain, the increasing im-

practicability, with rich and poor alike, of making both ends meet in what seem inevitable responsibilities and importunate demands, all combine to render the question a vital one. Many perplex themselves a while and then give up the conundrum. The capable workman drifts into swarming tenement-houses. The well-to-do organizers of business interests drop into boarding-houses or hotels. The wealthy emigrate to Europe on indefinite tours and errands to escape the annoyance of unfaithful servants and the care of establishments. Young men take a practical view of the matter and omit to marry. Young women take advantage of the dilemma, educate themselves for doctors, teachers, lawyers, etc., and very sensibly make royal and hospitable homes for themselves, welcoming whom and when they choose. But the little children of native-born American citizens become fewer and fewer, and children of the emigrant and alien outnumber the infant home-born sons and daughters of the Republic. In considering how and where to live, there are growing indications that the native citizen is just perching like an uncertain bird of passage on the wing, or losing individuality in tenement-house herds, hotel hives, and pleasure haunts. Growing more slowly and clinging more to traditions, Louisville enjoys many remarkable advantages as a residence city for all classes, not the least of which is the taste, that has been characteristic from the first, in the beautifying and building of homes. The business quarter has always been plain, though the buildings have been equal to all the demands of an active commerce; while all who could build houses have made them as handsome as their means permitted. The great plain upon which the city was built, covering seventy square miles, and extending back six miles to the river, to a group of picturesque knolls or hills, has afforded every facility for the economical gratification of taste. Ground being plentiful and level, distance was not difficult to overcome; and so, instead of being crowded into restricted limits set up by natural barriers, the city has spread at her own pleasure. The streets are broad, well-paved, drained, and beautified with a profusion of fine shade trees. There are few cities in the world with such finely shaded streets as Louisville possesses, and none where the streets are wider. The residences are, as a rule, provided with spacious yards and gardens, and in the spring of the year a drive over the city past the miles of great enclosures filled with flowers and shrubbery, and under the shade of trees rich with foliage and blossoms, is like a trip in fairyland. It is simply the *pride* of home, united with good taste and a constant study of the most effective architecture, that has thus produced in Louisville a city of remarkable residential attractions. The resident, be he workman with hands or brain, may have his own home, made attainable by the large industries which are glad to exchange just coin for fair service, and truly has it been remarked by the talented authoress of "Home and Home Influences": "To the hard-worked man nothing affords greater relief, gives greater strength for the daily struggle, than the ability in one moment to turn his back on the din and turmoil, and dust and confusion—the inevitable concomitants of busy quarters,—and from his *own* hill-side cottage breathe the pure air of heaven." This acquisition is easily and economically attainable, even by the subordinate artisan, in this same city of Louisville. And thus the man of wealth, the manufacturer and capitalist, seeking a home in the City of the Falls, finds his interests and the well-being and safety of society resting upon a sound, secure basis of well-conditioned labor. This, indeed, is Louisville's strong point, that her citizens, employer and employed, form a homogeneous household, depending upon each other, and each controlling their own affairs. The people who make up this community are best estimated through the important public works, large and liberal charities, superior system of public schools they have so long fostered with especial solicitude, the inestimable benefits of the religious privileges afforded by the many churches, the advantages of free libraries, art galleries, the most charming social circles—all these advantages in a setting of healthful climate and sanitary local influences, together with the oft-quoted business prospects and opportunities of the city, make, as it were, a medley of substantial attractions as a residence suited to the varied requirements of the multitudinous types of men and women in whose lives and business schemes there is ever an undertone of "Donum, dulce domum."

A "KODAK" VIEW OF THE STATE OF KENTUCKY AND HER SURROUNDINGS.

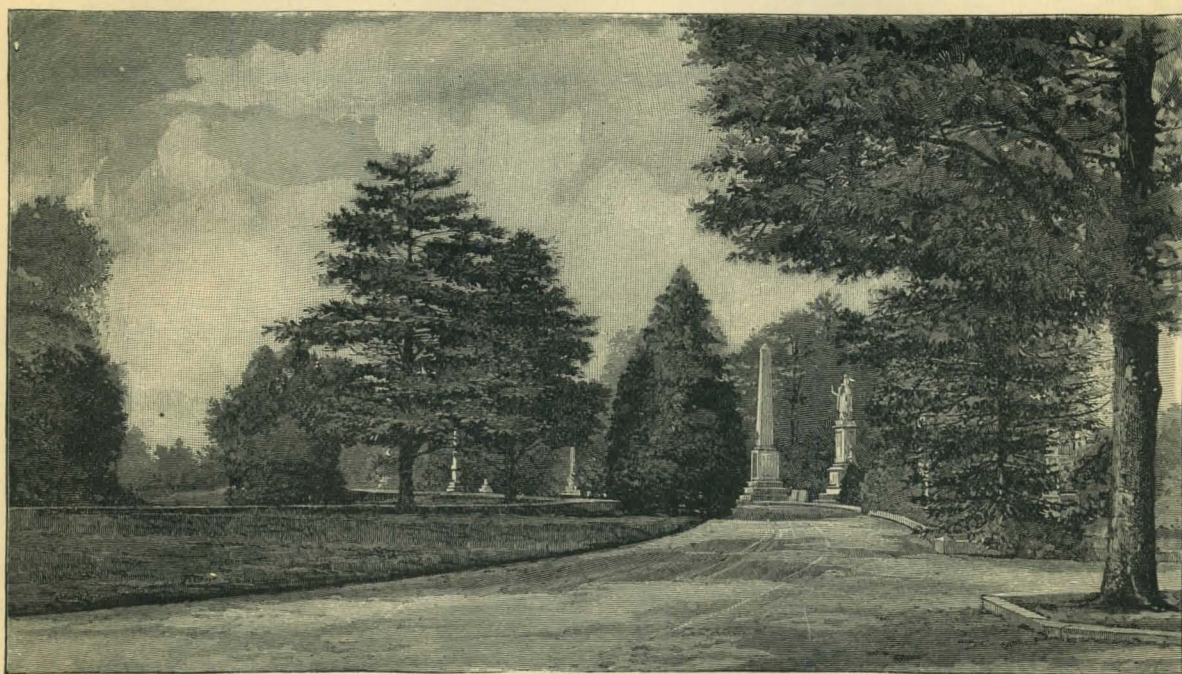
We make use of the term "kodak" in this instance, advisedly, for none but the most obtuse will not admit that with the limited space at our command nothing but a mere "snap-shot" description of this colossal commonwealth could be circumvented, and we take for the condensation of our subject the following extracts from Prof. John R. Proctor's admirable commentary upon Louisville and her surrounding area. Thus states the talented professor, who was for many years director of the Geological Survey: "It already contains a larger population than any other circle of like area, and it is destined to contain the bulk of the population of

the greatest empire that has yet existed in the world. The influence in physical features in population is well shown by the charts and tables of the United States census. These charts show temperature, rainfall, etc., and in connection with the tables the following facts: That the greatest absolute gain in population during the last decade was made in the region having a mean annual temperature of from 50° to 55° , and that the circle described above is nearly all of this mean annual temperature. That over 12,000,000 people reside on the area where the annual rainfall is from forty-five inches to fifty inches, or a larger population than on any of the divisions made according to rainfall, and that the above is the rainfall of the area under consideration. . . . Thus soil, climate, and all physical conditions point to a future dense population in the region of which Louisville is the centre. . . . These significant facts insure the merchant and manufacturer of Louisville ample markets for whatever they may have for sale. The South has hitherto been Louisville's best market, and the great industrial development of that region must greatly benefit the city. Louisville has it in her power to become the distributing point for manufactures, mainly of wood and iron, for a large area of the North and West. The iron used in the West must come mainly from south of the Ohio River. In bringing the pig-iron to Louisville, where it may be made into hardware, agricultural implements, etc., it is bringing it in the direction



of the market. In manufacturing such articles a higher class and better paid labor is employed than in the mere making of the pig-iron. And such a population will bring a more substantial prosperity. Already Louisville has cheap coal and iron, and in a few years roads now projected will add greatly to the facilities for obtaining these indispensable articles, and there will be in the city great industries based upon them. Louisville should not only become a great lumber distributing point, but a great manufacturing point for all articles requiring wood for their construction. Already the car-shops, agricultural implement makers, and builders in the States north of the Ohio River, are looking southward for a supply of lumber, and the demand must greatly increase." These prognostications, coming from so eminent a source, point very clearly to the ultimatum of Louisville's development as the greatest manufacturing and distributing centre of the Mississippi Valley.

In point of population the State of Kentucky proper, by the census of 1880, ranked as eighth in the Union, while the returns for the ninth decade place her as seventh with a population of 1,858,635, an increase in the intervening ten years from 1880 to 1890 of 209,945. The extreme length of her territory from east to



View in Cave Hill.

west is 458 miles; greatest width from north to south, 171 miles; covering an area of 40,000 square miles, and embracing within her boundaries much of the richest agricultural land of the continent. The Blue Grass region alone comprises over 10,000 square miles of unapproachably fertile country, yielding harvests of wheat, corn, rye, oats, barley, hemp and tobacco of the finest grades; while she rejoices in the possession of more square miles of coal lands than any single country on the face of the earth. Kentucky has 14,000 square miles, Pennsylvania has only 12,360, and Great Britain entire, 11,859. In a word, climate, soil, geographical position, mineralogical conditions and kindred advantages, irrespective of those derived from the efforts, the energy and the enterprise of her people, Kentucky ranks "facile princeps" among the fourteen Southern States of the Union.

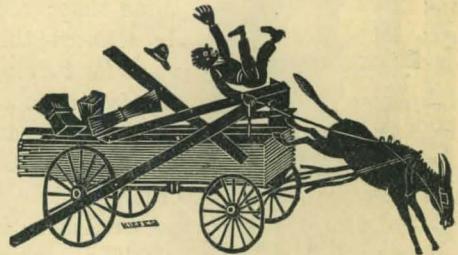
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Thus, in brief, has been delineated the facts and figures bearing upon the colossal development of the Falls City as a great commercial and industrial centre; one for whom, though Nature has done much, her public-spirited citizens have done far more, and are now reaping the fruits of their enterprise and integrity. The readers of these pages will find in the succeeding sketches of the rise and progress of the principal business houses of this city much that will instruct and interest, while they will indicate that Louisville's merchants and manufacturers challenge competition in almost all of the diversified branches of trade, in which they have achieved such an enviable, and, one can truly add, *international* reputation.

ILLUSTRATED LOUISVILLE:

KENTUCKY'S METROPOLIS.

GERNERT BROTHERS & KOEHLER CO., Manufacturers and Dealers in Doors, Sash, Blinds, Lumber, Laths, Shingles, Pickets, Mouldings, Flooring, Building Material, Etc., Corner Sixth and A Streets.—A mammoth concern whose operations are far in excess of those of any similar establishment in the south, and more than double those of any other two in this city, is the Gernert Bros. & Koehler Company, manufacturers and dealers in doors, sash and blinds, lumber, laths and shingles, pickets, mouldings, cedar, oak, white and yellow pine flooring, and all kinds of building material. The business was originally established in 1880 by Messrs. Gernert & Steinacker, to whom in 1884 succeeded the firm of Gernert Bros. & Koehler, composed of Messrs. Fred. and J. W. Gernert and Henry Koehler. The large proportions rapidly assumed by this important business induced the proprietors in 1889 to organize the present stock company. It was accordingly incorporated with a capital of \$200,000, and its executive is at present as follows: president, Fred. Gernert; vice-president, Henry Koehler; secretary and treasurer, Frank Roth; general manager, J. W. Gernert. An abler executive staff or one possessing better qualifications could not have been gathered together. The premises utilized are located at the corner of A and Sixth Streets, and cover four acres, on which are located the yards, sheds, and offices. The latter occupy a two story building, containing seven handsomely furnished and fitted up rooms, heated by hot water and all connected by speaking-tubes, while a large staff of clerks is employed. The yards afford ample piling room and are intersected by railroad switches which place them in immediate connection with every line of railway entering Louisville. The storage sheds for dressed lumber, doors, sash, blinds, and other manufactured lumber are nine in number, covering over one acre, and give the largest shed accommodation of any lumber firm in the state. Thirty hands are employed and ten teams complete the equipment. The firm are wholesale and retail dealers in the lines already indicated, making a specialty of scroll work, mouldings, newels, sash, blinds, and all house finishings, of which they carry the heaviest stock in the south. They also handle hardwoods in large quantities, their total sales amounting to some twenty carlots a day, the firm handling in 1890 about one hundred and two million feet of lumber of all kinds. They own and operate three extensive saw mills in this state, which, although thoroughly equipped with the finest and latest perfected machinery, are unable to supply the yards here with more than half the amount requisite to meet the exigencies of their vast trade. The wholesale business is largely done throughout Kentucky, Indiana, and Tennessee, while their immense retail business is confined to this city and its environs. The telephone calls of the office are 685-2, 661-2, and all orders of any magnitude or variety are immediately filled at lowest market rulings. Mr. Fred. and Gernert is the president of the Kentucky Press Brick Company of this city, and is also interested in many other large local enterprises. He is one of Louisville's most enterprising and progressive business men. All the officers are young and active men, and natives of this city. They are members of the Board of Trade, of the Commercial Club, of the Builders' and Traders' Exchange, and of the Lumber Exchange.



ILLUSTRATED LOUISVILLE Kentucky's Metropolis.



THE AHRENS & OTT MANUFACTURING CO., Wholesale Dealers in Plumbers', Foundry and Machinists' Supplies, and Manufacturers of all kinds of Brass Goods, Nos. 327 and 329 West Main Street.—The Ahrens & Ott Manufacturing Company secures to Louisville the supremacy throughout the great Southwest in the staple lines of brass and iron-work for steam, gas, water, plumbers', foundry and machinists' supplies. The immense business centred at Nos. 327 and 329 West Main Street was originally founded in 1859 by Mr. Theodore Ahrens, who as a skilled brass founder and master machinist developed a flourishing trade. He had to repeatedly enlarge his facilities, and early as 1872 Mr. Henry Ott was admitted into copartnership under the firm name of Ahrens & Ott. The house continued pre-eminently in the lead, progressive and enterprising, and eventually in 1886 the important interests were duly capitalized, and "The Ahrens & Ott Mfg. Company" incorporated with a paid-up capital of \$100,000, which was increased in 1890 to \$200,000, Mr. Theodore Ahrens becoming president, Mr. Henry Ott, secretary, and Mr. Theodore Ahrens, Jr., treasurer.

These gentlemen bring to bear special qualifications for the discharge of the onerous duties devolving upon them, and have developed the model establishment of its kind. The factory is situated on Bullitt Street, and is of immense size, running clear through to Fifth Street, between Main Street and the river. It is a substantial four-story brick, 50x300 feet in dimensions, and is fully equipped with improved machinery and appliances. The basement is devoted to storage, etc.; main floor to the machine shop; second floor to the brass-finishing department; third floor, complete foundry equipment for turning out all sizes of brass castings; and in the above department upwards of 85 skilled hands are employed under the personal supervision of Mr. Lewis Ahrens, who gives all orders in this department his individual and personal attention.



The company's salesrooms, warehouse, and offices are centrally located at Nos. 327 and 329 West Main Street, where they occupy a fine four-story brick building, 30x200 feet in size; also two four-story warehouses on Murrell Court, directly in rear of main building, are needed and utilized to carry the largest and most complete stock of supplies for water, gas, and steam to be found anywhere south of the Ohio River. They also handle full lines of patented and other specialties of other leading manufacturers. The company's trade relations are of the most extended character, and their travelling salesmen cover every section of the United States.

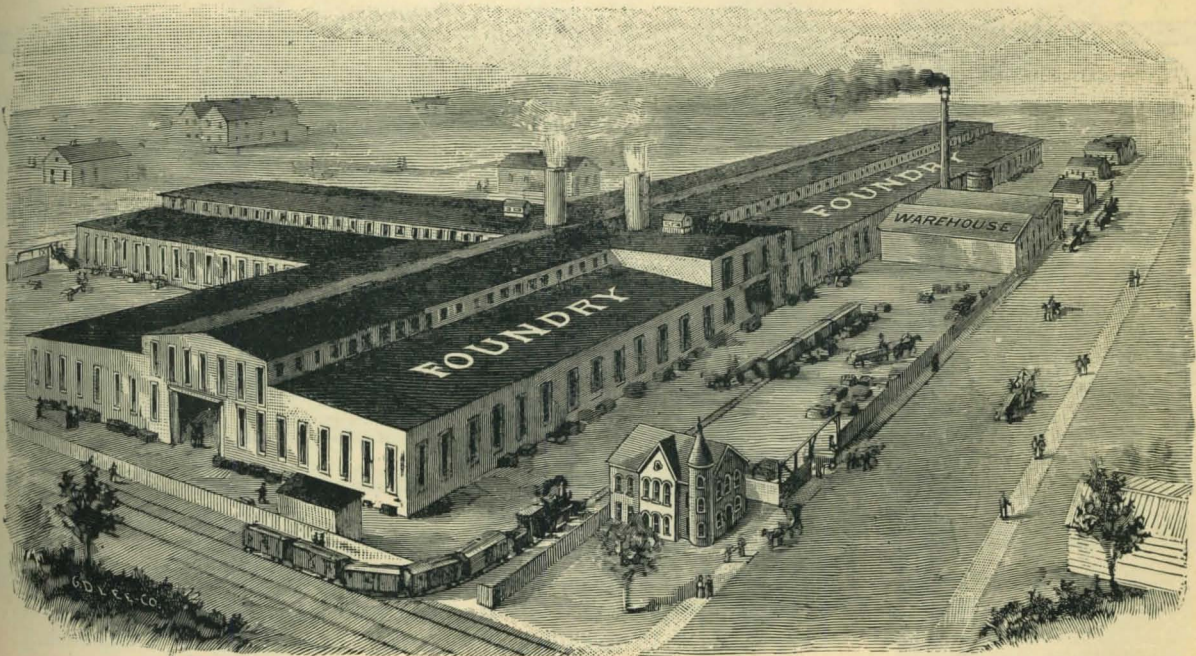
As an evidence of the immense popularity of this house, it is only necessary to mention that four-fifths of the business done in Louisville in their line is controlled by them, the local trade recognizing the fact that the Ahrens & Ott Mfg. Co. carry a better and more complete stock and are more liberal in their dealings with the trade than any other house in the business. They are undoubtedly the recognized headquarters for reliable goods at rock bottom prices.

This company is remarkably enterprising, and are just now issuing a new 500-page illustrated catalogue and price-list, which embraces every article connected with the various branches of their business, and which is conceded to be the most complete and elaborate book of its kind ever gotten up in this line of goods. They are pleased at any time to furnish copies to the trade, free of charge, upon application. From these books dealers can order as accurately as if they were at the warehouse. In all such brass goods as ground key-work, valves, gauges, lubricators, oil-cups, etc., the company has always led in price and quality, as these goods are all of their own manufacture. Among the specialties manufactured by the company are the well known "A. O." hydrants and street washers, which are very

popular with the plumbing trade all over the United States. They also manufacture a complete line of improved water gauges and Blakeslee jet pumps, besides a great many other articles too numerous to mention separately. They also handle all popular styles of governors, pumps, also all tools for machinists, blacksmiths, millwrights, plumbers and steam-fitters. The officers devote close personal supervision to the various branches of their business. Messrs. Ahrens and Ott have developed a great and enduring success in this line; Mr. Theodore Ahrens, Jr., the popular and able treasurer, and Mr. Louis Ahrens, the capable superintendent, are sons of the president, brought up to the trade and worthy of the enviable reputation they have achieved. The officers of this company are members of the Board of Trade and the Commercial Club.



THE SOUTHWESTERN IRON WORKS, Manufacturers and Dealers in all kinds of Plumbers and Steam-Fitters' Supplies, General Machinists and Iron Founders, Office and Works, Corner Sixth and Shipp Streets.—The immense industry carried on under the name of the Southwestern Iron Works at Sixth and Shipp Streets was founded by the Ahrens & Ott Mfg. Co., who, several years ago, recognized the great advantages to be derived from the situation afforded by the city of Louisville in the manufacture and distribution of iron goods, from the fact that the raw material can be bought here cheaper, the labor accomplished for less money, and an immense amount saved in railroad freights, than by the old method of purchasing these goods from the eastern



markets. This enterprise is incorporated under the laws of Kentucky, the entire plant representing an investment, in round numbers, of over \$100,000. The trade extends through almost the entire United States, and to give some idea of the vast amount of territory covered by this concern it is only necessary to state that during *one week* this spring this company made carload shipments to San Francisco, Cal., Portland, Or., Seattle, Wash., Omaha, Neb., Chicago, Ill., St. Louis, Mo., Detroit, Mich., and Cincinnati, O. The executive officers are as follows: H. Ott, president; Theo Ahrens, Sr., vice-president; Theo. Ahrens, Jr., secretary and treasurer; O. Marschuetz, superintendent. The active control of this vast business is entirely in the hands of the two last-named gentlemen.

The premises and works have an area of over four and a half acres, and include several commodious buildings and a foundry 180x300 feet in dimensions. The various departments are fully supplied with modern appliances, apparatus, and machinery, operated by steam power. Here 200 skilled hands are employed; they are now turning out 35 tons daily of finished product, embracing almost everything needed

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

in the line of plumbers' iron work, such as cast-iron pipe and fittings, sinks, bath-tubs, tanks, traps, sanitary goods, etc. A heavy stock is kept always on hand, and the prices quoted necessarily attract careful buyers. The company's goods are general favorites with first-class plumbers, and are unrivalled for reliability, utility, and general excellence. Orders are filled promptly at exceedingly low figures, and all goods are fully warranted. The company are also general machinists and iron founders, and the demand for their goods is steadily increasing.

LOUISVILLE PIPE BENDING COMPANY, Corner Thirteenth and Magnolia Streets.—A branch of industry of great utility in this city is that conducted by the Louisville Pipe Bending Company, whose office and works are situated on Thirteenth and Magnolia Streets. This progressive and reliable company was incorporated under the laws of Kentucky, May, 1890, with a paid up capital of \$30,000, and its trade now extends throughout Kentucky, Tennessee, the south, and southwest. The executive officers of the company are Mr. S. M. Williams, president; Mr. Chas. Baile, manager; and Mr. D. R. Williams, Jr., secretary and treasurer. Their works have an area of an acre, and the different departments are fully supplied with special machinery and appliances operated by steam power. The company bends wrought iron coils in continuous lengths for ice making, refrigerating machinery, chemical apparatus, soap works, blast furnaces, etc., in zigzag, spiral,

LOUISVILLE PIPE BENDING COMPANY.

Wrought Iron COILS in Continuous Lengths
Of Any Shape or Size for Ice Making,
REFRIGERATING AND CHEMICAL APPARATUS, ETC.

LARGE CAPACITY. LOCATION CENTRAL

Estimates Furnished on Application

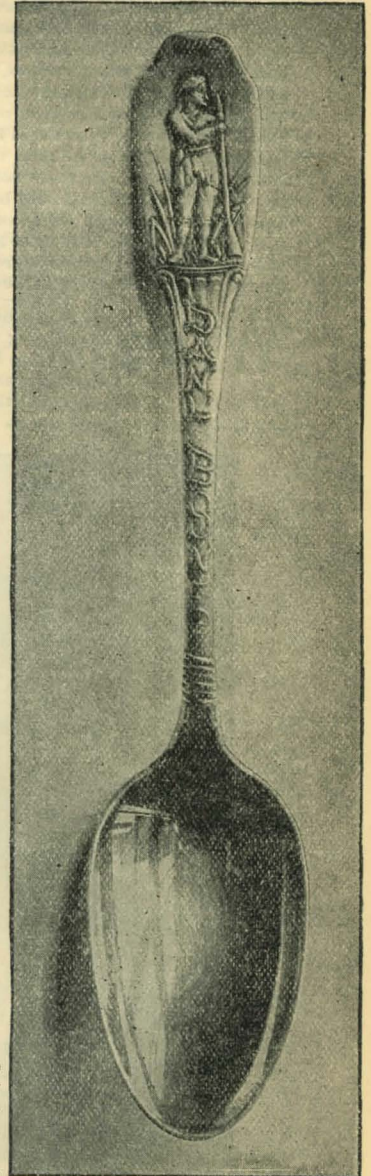
Office And Factory
13th and Magnolia Sts.,
LOUISVILLE, KY.

LEGEND:
ZIGZAG
SPIRAL
OVAL
ROUND
OR FLAT COILS
ALSO
BOILER AND
TANK WORK
ETC.

oval, round or flat coils, for all kinds of tank and boiler work. Their productions are made of carefully selected materials, and have no superiors in this country for strength, reliability, and workmanship. They employ twenty-five skilled workmen, and promptly fill orders at the lowest possible prices consistent with first-class materials and the best workmanship, while all goods are fully warranted. They have recently completed an excellent outfit for handling manifold and receiver work with despatch. The officers are active members of the Commercial Club and Board of Trade, and are favorably known in business circles for their energy and sterling integrity. Mr. S. M. Williams, the president, has for several years been engaged as a contractor and builder, and is now raising the Board of Trade building two stories higher. Mr. D. R. Williams, Jr., the secretary and treasurer, has entire charge of the business management of the company's affairs, and is a young man of push, energy, and good judgment. Mr. Baile, the manager, was formerly engaged in the same line of business in Philadelphia, and is considered an authority in this useful industry. The telephone call of the house is 1814-2.

WILLIAM KENDRICK'S SONS, Jewellers, No. 336 Fourth Avenue.—The history of the firm of Wm. Kendrick's Sons takes one back almost to ancient history, when compared with most of the business interests of this thriving city. Sixty years is a long time in the history of an American city for the facilities of commerce, and the necessity for change that occur so often do not tend to special longevity in business, without fundamental changes of organization. The business now carried on by Wm. Kendrick's Sons was instituted in 1832 by the father of the present proprietors. He succeeded well, capturing the favors of his fellow citizens by a course of conduct which has long

monds, watches, and silverware of all kinds, the latter in splendid variety for wedding or other presents, or for ordinary purposes. Messrs. Kendrick are contractors for the Louisville and Southern Railway Company and the main line of the L. and N. R. R., for timing the watches, clocks, etc., used on their road. Gold and silver headed canes, a fine stock of marble and French clocks, and in fact all that can be found in the best of jewelry and art stores is here exhibited. Diamond setting and watch repairing are specialties of the firm. The Messrs. Kendrick are members of the Jewellers' League of New York City. In all their dealings they aim to keep up to the high standard of their old-established firm, and this is the best guarantee



since been quoted as a standard of mercantile skill and probity. In 1876 Mr. William C. Kendrick was admitted to the firm, and in 1880 Mr. Kendrick, Sr., died full of years and honors, and Mr. G. P. Kendrick was admitted to the firm, the style being altered to the present, the name the of honored father and successful merchant still appearing. The premises occupied by the firm consist of a stone front building of four stories and basement, 18 feet frontage on Fourth Avenue, by 135 feet deep. Herein is contained an elegant store, fitted with all the taste that comes of long experience and artistic perceptions, walnut fixtures being the rule. The store and building is lighted throughout by electricity, and elevators, run by hydraulic power, connect each floor. The art room on the second floor is a revelation of the success of American inventive and artistic genius, as well as full of examples of the best foreign art. The stock comprises dia-

the people of Louisville could have of the merits of this store. They appreciate it, too, for the patronage enjoyed by the firm of Wm. Kendrick's Sons is of the best. Daniel Boone, one of the most famous hunters and Indian-fighters who ever lived, was born in Pennsylvania in 1735. Before he had reached his majority, he moved with his parents to North Carolina, where his native hunting field was considerably enlarged. Here he remained on the banks of the Joakin, hunting, fishing, and roaming until he was thirty-four years old, and had become the husband of a wife and the father of children. The news of a broader hunting-ground now filled his eager ear as he heard from Indian traders of the forests and prairies of Ken-

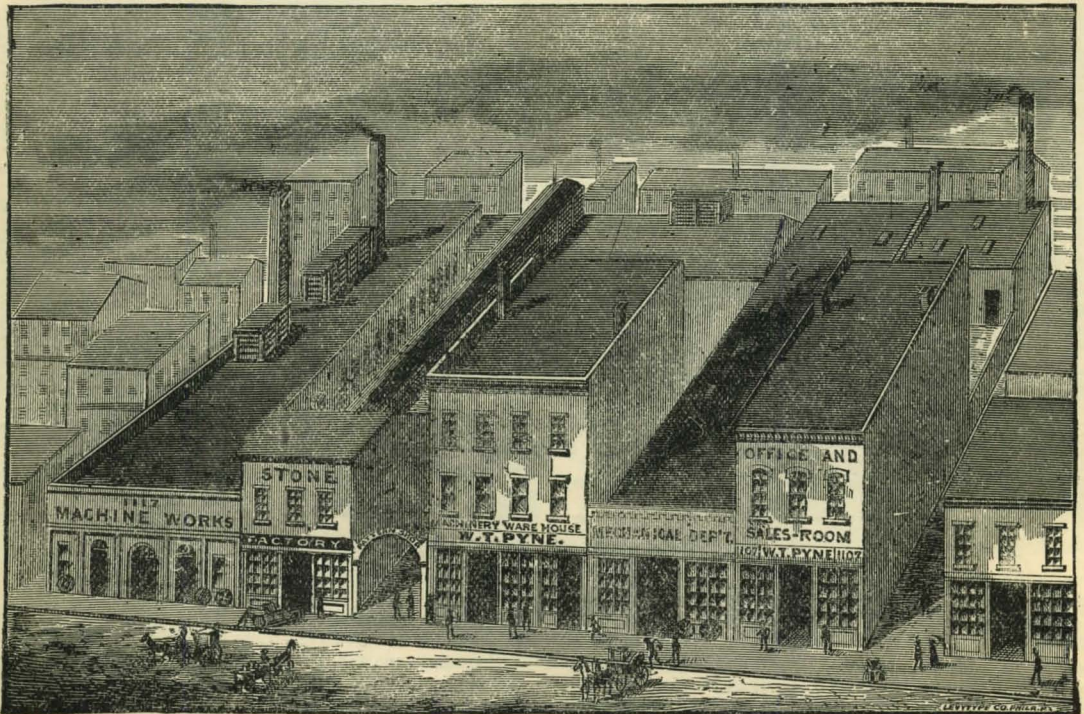
ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

tucky, filled with deer and buffalo, and untrodden by the foot of white men. In the spring of 1760 he set out for the new land, and with that unerring woodcraft which the sun, moon, and stars led through the forest as the mariner is steered through the seas, he reached the promised land. Here was a hunter's land that met his wishes, and he journeyed through it and gave names to its mountains and plains, its rivers and creeks—a second Adam naming the unknown in a second Paradise. Brave among the bravest, he moved in the van of civilization to Kentucky, until the wild beast and the wilder red man were driven away and the white man firmly settled upon the long contested ground. Then seeing the forest contracting before the field and the hunter's domain narrowing before the farmer, he sought other fields, and finally died in Missouri at the age of eighty-five. When he first came to Kentucky in 1769, he wore buckskin hunting shirt, trousers, and moccasins, and a coon-skin cap, with his long flint lock rifle across his shoulder, his bullet pouch and scalping knife swinging to one side and his tomahawk to the other. He is thus represented in the memorial spoon, and thus will be remembered through all time. These original articles as worn by him and mentioned above are now the property of Col. R. T. Durrett of Louisville, Ky., and were before the sculptor, Mr. Carl Rohl-Smith in making model for spoon as shown in illustration. With these facts, the spoon is of more historic value than it would otherwise be. The prices of spoons are placed within reach of all: tea spoon \$2.25 each, coffee spoon \$1.50 each, and orange spoon \$2.75 each.

W. T. PYNE MILL AND SUPPLY COMPANY, No. 1107 West Main Street.—Among the enterprises which have largely contributed to place Louisville in the van of southern cities for enterprise and manufacturing facilities, none deserve more honorable mention than that of the W. T. Pyne Mill and Supply Company. The business was started in 1861 by Mr. W. T.

supplies, and makes jobbing work a feature of their business. The president and his son, Messrs. W. T. and H. B. Pyne, are thoroughly practical millwrights and draughtsmen. They are therefore able to give the precise estimates of cost on all machinery. They aim to pay strict attention to the wants of customers, and, keeping up to their own high standard of work, continue to absorb a large patronage. Their illustrated price list, a neatly printed and illustrated compendium of the mechanic arts of over one hundred pages, will be found of intense interest to millers and others. Besides being an exhaustive catalogue of the goods made and sold by the company, it contains much information of value to millers and others. The company has fitted and built the Mattingly, the J. B. Wathen, the Crystal Springs, the Harris, the John G. Roach and other distilleries; also the Bradley Flour Mill at New Albany, Ind.; the Miles Mills at Frankfort, Ky.; the Mercer Grain and Coal Company's Mill at Harrodsburg, Ky.; the G. H. Gardner Mill at Leitchfield, Ky., and other mills throughout Indiana, Kentucky, the south and southwest. The company does a large business. Their factory and workshops are finely equipped with steam driven machinery, two engines with a combined capacity of 80 horse-power. Mr. W. T. Pyne, the president and founder of the business, is president of the Western Savings Bank and Building Company, a member of the Board of Trade, and identified with several other interests. Mr. H. B. Wintersmith was formerly in the wholesale saddlery business.

H. C. FORSMAN, Job Printer, No. 526 West Main Street.—Among the well known able representatives of the art in the city is Mr. H. C. Forsman, whose well appointed establishment is on the second floor of the building No. 526 West Main Street. Mr. Forsman, although a young man, has had quite an extended experience in the business, and became justly celebrated for the superiority of his work, and as a consequence



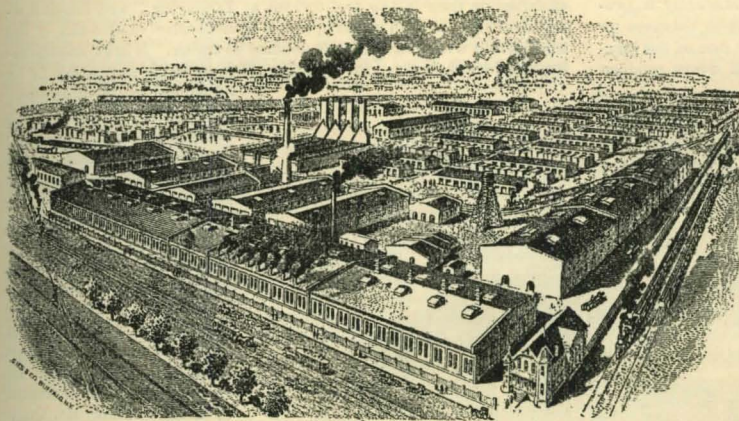
Pyne, and incorporated in 1889. They employ fifty people, and occupy two-thirds of the entire square in which the factory is situated. Mr. W. T. Pyne is the president, Mr. H. B. Wintersmith, secretary and treasurer, and Mr. H. B. Pyne, son of the founder of the concern, superintendent. N. B. Sisk, a practical machinist, who has been with the company for many years, is vice-president. The company makes a specialty of the manufacture of portable mills and special mill machinery of all kinds, deal in all kinds of machine

built up a first class, permanent patronage, which comes from the city and all the near-by towns. His establishment is splendidly fitted up with modern presses and all the appliances and conveniences for executing fine mercantile printing and general job, book, and color work, and the public can find no more satisfactory concern than this both as to price and character of typography. A specialty is made of manufacturing blank books, and also ruling and book binding, and it is safe to say that the work turned out is unsurpassed.

KENTUCKY WAGON MANUFACTURING COMPANY, Between Third and Brooks Streets, and K and N Streets.—The Kentucky Wagon Manufacturing Company is without doubt the largest concern of the kind, and the most thoroughly representative of this important industry on the continent. It was incorporated in 1879 with a capital of \$60,000, which has been from time to time increased until it has to-day reached one million dollars, the whole of which has been paid up; and its works, which were designed expressly for the purposes of the business, are the most complete and largest in the world. Its directorate is composed of men prominent in our leading financial and industrial circles, whose association with any concern is a sufficient guarantee of its responsibility and stability. They are: president, Stephen E. Jones, director of the Fidelity Trust and Safety Vault Co., a heavy coal and mining operator of Kentucky and Tennessee, and largely interested in

and the premises are connected with the tracks of the L. & N. Railroad and of the L. & S. Railroad, by many miles of track which cross them in all directions. With unequalled advantages for obtaining the highest grades of materials, the trade is supplied promptly and at lowest rock bottom prices. The officers of the company are enterprising and able business men, whose aim is to always keep their products up to the highest standard of excellence, and relations entered into with them invariably prove to be of a pleasant and enduring nature.

IRWIN MANUFACTURING COMPANY, Manufacturers and Jobbers of Stoves and Tinware, Nos. 736 and 738 West Main Street.—An important and prominent factor in the industrial enterprises of Louisville, and one which merits the fullest recognition in this historical review, is that of the manufacture of and the general jobbing trade in stoves and tinware.



farm property throughout this state; vice-president, E. T. Halsey, who is also president of the Columbia Finance and Trust Co.; general manager, W. C. Nones, who has occupied this responsible position since the organization, and who is a director of the Kentucky National Bank, etc.; Hon. R. J. Browne; John D. Taggart, president of the Fidelity Trust and Safety Vault Co.; John M. Robinson, of the firm of J. M. Robinson & Co.; John B. McFerran, of McFerran, Shallcross & Co.; John H. Ward, president of the Kentucky Title Co.; and A. L. Schmidt, president of the First National Bank. The office of secretary is filled by Mr. J. W. Kennedy, and that of treasurer by Mr. Thos. Malone. In January, 1890, this company succeeded to the business of Cherry, Morrow & Co., manufacturers of the celebrated "Tennessee" wagon, which twenty years of continuous and well directed effort, and its phenomenal sales, aggregating over a quarter of a million wagons, have earned for it the eminent position it has attained. The premises utilized are located at South Louisville, and cover thirty acres of land bounded by Third, Brook, K, and N Streets. The main building has a frontage of 786 by a depth of 120 feet, or $2\frac{1}{4}$ acres under cover; the warehouses aggregate 1250x120 feet; the lumber yards cover twenty-two acres, the remainder being taken up by shipping rooms, engine and boiler-house, dry kiln, machine shop, wheel room, paint shop, and other buildings. The establishment throughout is equipped with machinery and appliances of the most approved modern pattern, and include a complete electric plant, dynamos, welding apparatus, etc., a feature entirely new to the manufacture of wagons; and the auxiliary facilities for the efficient handling of the enormous product comprise every requisite for perfect uniformity and interchangeability of the minutest parts. The output is enormous, reaching some 35,000 wagons per year, and includes, in addition to the "Tennessee," "Old Hickory" farm wagons, "American" dumping wagons, and freight wagons of every description, carts, drays, and other vehicles. The painstaking care and uniformly excellent workmanship which have ever been prominent characteristics of these wagons are always fully maintained, and the trade covers every part of the United States, Canada, Mexico, and other foreign countries. From five to six hundred skilled hands are employed,

Streets, where they have all necessary modern mechanical equipments for the manufacture of all kinds of stoves, tinware, and sheet metal goods of every description, and where they have in service about one hundred workmen. The buildings, which comprise brick and frame structures, cover an area of 250 feet square. The headquarters of the company are located at Nos. 736 and 738 West Main Street, where commodious premises are occupied. Last year these premises fell a prey to the destructive cyclone which swept over the city, and in February of this year they were attacked by a disastrous fire; but the management were equal to the occasion, as, in spite of the losses not being covered by insurance, the buildings and business, Phoenix-like, were quickly restored. The enterprise has since been growing in strength and expanding the area of its trade. To cope with this growth the company recently bought the plant of the Old Progress Stove Works, and are now turning out a splendid line of cooking and heating stoves, ranges, mantels, grates, etc. Their warehouse is a fine four story brick building with basement, has a frontage of 25 feet and a depth of 200 feet, and is fitted up with all conveniences and appliances in keeping with modern ideas of method and system. Here is made a fine showing of stoves, tinware, mantels, grates, kitchen-furnishings, etc. The business is exclusively of a jobbing character, and the trade is spread over this and adjoining states. Mr. C. H. Irwin, the president, is an enterprising and energetic young business man, is a member of the Board of Trade and of the Commercial Club, and is practically experienced in the business. Mr. D. A. Forline was formerly a junior partner in the large dry goods house of Carter Bros. & Co., with which he severed his connection in order to give his time and attention to the interests of the Irwin Manufacturing Co. Mr. Henley, the secretary, was formerly a member of the firm of Scanlon & Co., and recently of that of Stratton & Terstegge. Large as the trade of the company now is, it is steadily increasing throughout the states of Kentucky, Indiana, Tennessee, Alabama, and Georgia, and this is scarcely to be wondered at, for the policy under which the business is conducted is that of integrity in all transactions, small profits and quick returns, and a guarantee of first-class goods.

AMPHITHEATRE AUDITORIUM, Corner Fourth Avenue and Hill Streets, Daniel Quilp, Sole Proprietor and Manager.—There is no city in the country more liberal in its patronage of high class theatrical, operatical, and other amusements of a healthy and enjoyable character than is that of Louisville. It has numerous theatres and places of amusement, but until the erection of the Amphitheatre Auditorium, on the corner of Fourth and Hill Streets, the city had no place worthy of mention for first-class theatrical and other representations. Since this building was erected it has met with the heartiest approbation and support of the entire community, and is very popular because of its acoustic and other properties essential to theatrical representation. It was built in the years 1888-9 by the present proprietor, Mr. Dan'l Quilp, and the success which has attended the venture has proved that Mr. Quilp, by his enterprise in this direction, conferred a great boon upon the city. Herewith we present an illustration of the auditorium, and one which amply demonstrates its external aspect. Internally it presents one of the most commodious and best arranged theatres on the American continent. Its stage is claimed to be one of the largest in the world, and the building is equipped with every modern



convenience known to the theatrical profession. The origin of the Amphitheatre Auditorium smacks of a little historic interest, and one that those who are now young will enjoy to tell of when they become old, for it is to Mr. Quilp that the city owes its present facilities—and such as were never before possessed—for the production of histrionic representations of a grandeur and magnitude previously unknown in the south. It was he who in 1886 arranged for the giving of the gorgeous spectacle "The Last Days of Pompeii" in Louisville, by James Paine & Son, the famous pyrotechnists, and which brought to Louisville thousands of strangers on that occasion. When, in the winter of 1887-8, the great tragedians, Edwin Booth and Lawrence Barrett, arranged to give a joint representation of the Shakesperian dramas, Mr. Quilp permitted himself no rest until a contract had been entered into for those two famous tragedians to appear before the people of Louisville. The Music Hall at the Southern Exposition was the only place that could then be secured to give accommodation to the thousands who wished to see and hear these noted actors. Among the preparations that devolved upon Mr. Quilp was the purchase of about three thousand folding chairs, and what to do with these, after Messrs. Booth and Barrett had departed, was a puzzle to him. Finally he built, under the direction of Mr. Frank Bolton, his stage manager, a large storage room beneath the great Fire Works Auditorium, at the south end of the old Exposition Buildings, in which to store them; and afterwards it occurred to him to build a music hall and use the chairs. From this grew the idea to put up an auditorium, and on a scale of magnitude and magnificence that should not be surpassed in the country. In doing all this he had for his right hand man Mr. Frank Bolton, his

present stage manager, and the result is, a theatre of such magnitude, furnished with such conveniences and comfort, provided with such scenic effects, properties of all kinds, and supplied with such acoustic qualifications that have won the commendation of the greatest "stars" of the age in opera and drama, among these being Madame Patti, the famous Booth and Barrett, Modjeska, Theodore Thomas, Arthur Nikisch, Emma Juch, Louise Beaudet, Arthur Chase, and other noted celebrities. The doors of the auditorium were first thrown open to the public on September 23, 1889, when Messrs. Booth and Barrett appeared upon the stage before a crowded and enthusiastic audience, and on this occasion Mr. Barrett presented to Mr. Quilp one of only two busts in existence of Booth in his character of "Brutus." This bust stands in an enclosure near the entrance to the auditorium. When Madame Patti gave her famous performance of "Semiramide," in the spring of 1890, she declared: "I have sung in all the principal theatres of the world, but in none with more satisfaction than in the auditorium at Louisville;" and Booth himself said that he had never played in a theatre of the size of the auditorium where he found it so easy to speak. It is an impossibility to go through this vast building without being impressed by its

enormity, by the close attention which has been paid to every detail in its furnishing and equipment, and by the thorough completeness and satisfactory working of the whole. It is palpable on every hand that neither money nor time has been spared to make this what it is, the most complete "Temple of the Muses" to be found on the American continent; and whom we are to praise most in respect of this—whether Mr. Quilp or his lieutenants, Mr. Frank Bolton, his stage manager; his business manager, Mr. James B. Camp; his electrician, Mr. Frank Parfitt—we hardly know, for they all seem to have combined to secure a perfection in every detail and in every department. There is a costly and

complete electric light plant upon the premises, put in at a cost of over \$30,000; in fact, it is a double plant, and if one breaks down, the other is at hand to be in operation. There are engines and boilers to produce light and supply heat to all parts of the great building. The electrical arrangement is superb and unique. There are arc and incandescent lights as well as gas lights all over the building, and lights are produced in nearly all colors to suit the occasion, the whole being regulated by the switch-board, under the direction of Mr. Frank Parfitt, with a system and regularity that is puzzling and wonderful to a novice. There are elegantly furnished "star" dressing rooms, equipped with the best sanitary appliances, and the comforts and conveniences of these have been declared by "stars" of the stage who have travelled the world over to be unexcelled anywhere. There are workshops where carpenters, painters, and blacksmiths are employed; there are scene rooms and property rooms, where can be found decorations and accoutrements incident to anything and everything, from the ragged habiliments of the medicant to the gaudy and flourishing armor of the doughty knight, or to the sceptre and crown of a king. The stage proper is the second largest in America, being next in size only to that of the "Metropolitan," of New York. These measurements will give some idea of its immense size: width, 90 feet; proscenium opening, 50 feet wide, 27 feet high; width between girders, 50 feet; depth of stage from curtain line, 60 feet; before curtain line, 5 feet; height of fly galleries, 27 feet; to rigging loft, 52 feet. The rigging lofts are provided with more sets of lines than any theatre in North America, and more lines are operated in the handling of scenic effects, thus enabling the stage hands to shift the scenery with marvellous expedition. In shape the

interior of the auditorium is a perfect square, being 120 feet from the stage line to the rear wall. Its total seating capacity is 3,072: the parquet contains 450, dress circle 2130, the balcony 450, and 14 private boxes, 72 seats. There are seven broad, twelve feet exits, doors sliding in the walls, on the ground floor, and in case of fire an audience of 3000 could be dismissed in less than three minutes. A marked feature of the auditorium is its peculiar adaptability to grand balls, since it is provided with an immense dancing floor, made in sections, that enables it to be placed in position or removed within a few minutes. At the south of the Auditorium building, and communicating with it by three broad portals, is a delightful summer garden designed for promenade concerts. The garden is decorated after the highest art of the landscape gardener, and is a picturesque and romantic spot, illuminated by a thousand many-hued electric lights. Near the beautiful artificial lake is a music stand, in front of which is a grand stand that will comfortably seat 5000 people. There are a number of beautiful promenades around the lake, and the park is a favorite summer resort for Louisville's young people. Around the lake has been constructed, by Mr. Quilp, at the request of the wheelmen of Louisville, a bicycle track—six laps to the mile—at a cost of more than \$3000, and this, like all other things that Mr. Quilp takes in hand to execute, is A-1. In the Amphitheatre is a deer park, and one side of the Amphitheatre is devoted to fire work exhibitions. During its short history, the Auditorium has drawn to it some of the greatest artists of the world, and for the coming season arrangements have been made for the appearance of many other celebrities. The motto of the management of this great place of amusement is "Only for great attractions." Mr. Quilp has associated with him one of the best theatrical managers of the age, James B. Camp, and both he and his lieutenants aim at securing only the best that the world has in it, so that when an announcement is seen of something that is to occur at the Auditorium, the reader can feel assured that that which he is invited to visit will be of the healthiest, cleanest and best entertainments known to the age.

GERMAN INSURANCE BANK, Nos. 207 and 209 West Market Street.—This is one of the most substantial and successful banking institutions in Louisville and the state, and was incorporated in 1872 under the state banking laws with a paid up capital of \$249,500, which has since been augmented by a surplus of \$250,000. By its sound and liberal methods the German Insurance Bank has largely aided the development of the mercantile and manufacturing interests of the city in the past, and its growth has only been commensurate with the ability and progressive spirit of its management. It is a bank of deposit, discounts approved commercial paper, negotiates loans, makes collections in all available points in the United States, Canada, and Europe, and engages in all transactions that come legitimately under the head of banking. Its officials are noted for their courtesy and promptness in the despatch of business, thoroughly accommodating to patrons, and popular with all who are brought into business relations with them. The following is the list of the officers and directors, viz.: J. J. Fischer, president, E. Rapp, cashier. Directors: J. J. Fischer, Henry Wellenvoss, Joseph Haxthausen, Chas. Winkler, W. H. Edinger, E. W. Herman, Nich. Finzer. The offices are spacious and handsomely appointed, and a specialty is made of dealing in foreign exchange. Its New York correspondent is the Chemical National Bank, and it is also represented in England by the Alliance Bank (limited), London, in Paris, France, by the credit Lyonnais, and in Leipzig, Germany, by Messrs. Knauth, Nachod & Kühne. The following statement, December, 31, 1890, shows the affairs of the bank to be in a most prosperous condition:

Resources—Notes and bills discounted, \$2,300,496.99; banking house and other real estate, \$25,127.69; bonds and stocks, \$17,043.00. **Cash items**: loans payable on demand, \$46,559.70; due by banks and bankers, \$171,281.53; eastern exchange, \$83,084.71; currency, gold and silver, \$414,166.62—715,083.56. Total, \$3,057,751.24.

Liabilities—Capital stock, \$249,500.00; surplus fund, \$150,000.00; profit and loss, \$100,000.00; fund to pay taxes, etc., \$3,833.64; dividend No. 37, declared this day, \$12,475.00; previous dividends unpaid, \$428.00; due to banks and bankers, \$68,845.90; deposits, \$2,472,668.70. Total, \$3,057,751.24.

Mr. J. J. Fischer, the president, is a thoroughly able and honorable financier, as widely known for his talents as for the just man-

ner he attends to the interests of stockholders and depositors. Mr. Rapp, the cashier, is a hard working bank officer eminently qualified for the important trusts reposed in him. In conclusion it may be justly stated, that the German Insurance Bank has secured a prominent position, and fully merits the entire confidence of the community.

MME. P. E. BONKOFSKY, Millinery, No. 419 Fourth Avenue. —Of the many and varied establishments that contribute to the general sum of the mercantile activity of this section of the Falls City, there is not one that attracts more attention than the well-ordered millinery emporium of Mme. P. E. Bonkofsky, at No. 419 Fourth Avenue. This enterprise was established by its present proprietor some ten years ago on Jefferson Street, between Second and Third, the exigencies of a rapidly increasing trade necessitating removal to the present more commodious quarters in 1889. These consist of a spacious and elegantly appointed salesroom, 22x100 feet in dimensions, with annexed work-room having a superficial area of 22x40 feet. The stock carried embraces a full and fine assortment of French millinery goods, artificial flowers, feathers, pompons, passementerie, and a complete and first-class line of mourning goods; while bonnets and hats are altered, trimmed, and made to order at popular prices; twenty skilled milliners being employed under the personal supervision of Mme. Bonkofsky, who is one of Louisville's leading milliners and millinery designers of twenty years' practical experience. Mme. Bonkofsky purchases all her supplies direct from the leading New York and Philadelphia importing houses, and makes biannual trips east to personally select and replenish her stock. Trading as she does with the leading importing houses of New York and Philadelphia, and also having goods manufactured to her order by firms of these cities, as well as those abroad some idea of the high class character of the goods carried by Mme. Bonkofsky may be arrived at. This house can justly boast of the high order of its patronage, numbering as it does a great many of the leading and most fashionable families of the city.

C. H. & A. N. ELROD, Photographers, No. 313 West Jefferson Street.—This is the oldest-established and most popular photograph gallery in the city, and was founded by Mr. J. C. Elrod in 1850, and for forty-one years have the name of Elrod and fine photos gone together. There is scarcely a home in the state that does not contain a photograph or portrait by the famous Elrod. Always bearing in mind the comfort of the public, he selected a site for his studio conveniently located in the heart of the city, with office, reception, and operating rooms on the ground floor, which is highly appreciated; the very numerous and beautiful specimens with which this studio is ornamented testify to the standard of excellence attained. All kinds of photographs are made, "watch dials," stamp photos, photos on silk and china, etc., which for perfect likeness and beauty of finish stand unrivalled. A specialty is made of children's and babies' pictures, while in every detail a perception of true artistic effect is revealed; and in general execution this establishment withstands criticism. In the portrait department this house surely "leads." Their portraits in oil, pastel, water color, crayon, ink, or on porcelain are simply "superb." Their work of restoring and enlarging to full life size from a faded, scratched, or broken picture is simply marvellous, and what is more wonderful is the extremely modest prices asked for these masterpieces. In conjunction with this department is a full line of frames, mats, etc., where portraits can be suitably and artistically framed. There is on exhibition here the largest portrait in the south, being seven by nine feet. This valuable work of art was painted over a quarter of a century ago and has been admired by thousands. The subject is a well known daughter of a famous southern family, and is entitled "One of the Queens of the South." It is valued at three thousand dollars. Twelve skilled artists are employed in this establishment, each being a master of his particular branch. After an honorable, successful business career of fifty years, Mr. J. C. Elrod has retired from active business, leaving his fame in the hands of two of his sons, Messrs. C. H. and A. N. Elrod, who are not only ably guarding it, but continually adding to its lustre. These gentlemen are deservedly popular with the public, and, having been raised in this business, possess a thorough mastery of this difficult art. By their push and enterprise they are already the leading photographers of the day.

P. G. COKER, Importer of Millinery, No. 615 West Main Street.—In the various lines of business whose success implies a general prosperity among the people, that of millinery may surely find a place. Similarly the success of such a business serves to emphasize the advance of good taste and culture. As an example the success of Mr. P. G. Coker will serve to give weight to this idea. The establishment, which was started in 1879, now does a business of \$300,000 annually, extending its trade throughout the west and south, and is daily increasing its connections. The business originated with Mr. P. G. Coker in 1879. Ten years later Mr. Coker retired from active participation in its affairs, and Messrs.



McIntosh & Irwin succeeded him. Mr. McIntosh was the son-in-law of Mr. Coker, and Mr. Irwin had been a book-keeper in the old house. Last year, however, Mr. P. G. Coker stepped to the front again, and the present style was adopted. He is a native of Georgia and came to Louisville in 1862, and soon made his mark. He is a gentleman of rare business attainments, who possesses the energy necessary to build up a business and the tact to keep it together—qualities that do not so often come into as close relation as they should. The firm carries a full line of millinery, to which branch its attention is wholly confined. They occupy the brick building No. 615 West Main Street, opposite the Louisville Hotel, consisting of three stories and basement, 25 feet front on Main Street by 200 feet depth, with elevators run by hydraulic power connecting each floor, and employ ninety people. The work and showroom is 200 feet long. In the various departments of their store is found a full line of trimmed and untrimmed hats and bonnets, and every other variety of millinery that one has a right to look for in such a store, all ready to meet the demands which come in from all sections, and by aid of the travellers of the concern. It should be added that Mr. P. G. Coker is the sole proprietor of the business. In Mrs. Coker he has a practical helpmate in the management of the business, in which she brings to bear many years' experience as a milliner of superior taste and ability. Mr. McIntosh, his son-in-law, has had many years' experience in the house; indeed, the various members of Mr. Coker's family seem to have always been identified with this special line of business. Mr. Wm. Coker, the financier of the firm, has had ample experience,

so that customers can always rely upon him having in stock the newest of novelties and of his filling all orders with dispatch and at lowest rates. This firm have spared neither time nor expense to gather the finest and most desirable stock of goods ever brought to this market. They import direct through the Louisville custom house from the European manufacturing centres of the world such goods in their line as will meet with the approval of their trade, and must be seen to be appreciated, embracing pattern hats, elegant designs in ribbons, exquisite patterns in laces, rich and natural effects in flowers, etc., and many novelties especially for millinery purposes. The trade of the concern extends throughout the North and South Carolinas, the two Virginias; in fact, through all the southern and western states and Mexico.

UNITED STATES BUILDING AND LOAN ASSOCIATION, No. 232 Fifth Street.—The enterprise of the United States Building and Loan Association, located at No. 232 Fifth Street, is one which commends itself to the intelligence of all prudent men. It is in its principles of action co-operation reduced to a practical science, and in its working becoming a system of beneficence which no philanthropist could hope to better, and yet absolutely free from all the degrading suggestions of charity. In a word, it is a method of putting the Golden Rule into working order that proves it is not "impracticable." Thousands of people of moderate means own their homes through the agency of these associations, and in placing their advantages before the people of Louisville Mr. Vernon D. Price, the able president of the association, has not only made a profitable business, but has become one of the best aids to good order and conservative public spirit in the community. Philadelphia furnishes the best illustration of their value. There they have been in operation for fifty years, and the Quaker City has now two hundred building associations, and one-fifth of the dwellings in the city were erected by their agency, and one-sixth belong to the members of such societies. They are simply mutual partnership organizations, all having an equal interest in the management and profits. The stock is paid in monthly instalments, and these payments are loaned to members who desire to build or buy a home, or borrow on real estate security. The money being loaned monthly and repaid in monthly instalments, with the interest enables the association to reloan it and compound it so often that the rate of gain is astonishing, being from 20 to 30 per cent per annum. The United States is organized with considerations of safety, which is of paramount importance. The Columbia Trust Company is the permanent trustee, and every officer is under heavy bonds. The profit to the investor is large, but to the one who wishes to borrow to build a house the results are scarcely less valuable. He can borrow the full amount of the stock he has subscribed for, and pay it back (say the amount is \$1000) at about \$16 per month. In other words, he can build a house to suit himself, pay for it in cash, and repay the amount at the sums named, as if it were rent, with the important difference that in seven years his shares have matured, and he is the absolute owner. In the limits of this article it is not possible to dwell fully on this feature, but the whole subject is worthy of careful study, both from the investor's and the borrower's point of view, while from the citizen's standpoint it may be fairly said that there are few methods of better promoting the general welfare than by aiding these organizations. Special legislation in Massachusetts and other eastern states have been devised for their benefit and well-being, which shows in what regard they are held. The officers of these societies should be men of influence and of undoubted probity and standing. The officers of the United States Building and Loan Association fill all these requirements. They are: President, Vernon D. Price; vice-president, W. T. Grant; secretary, J. W. Jenkins; treasurer, W. M. Charleton; general counsel, Bennett H. Young; general manager, T. Nadeau. Of these gentlemen, Mr. Price is of Price & Lucas, manufacturers; president of the L. Mt. S. & N. R. Co. Mr. W. T. Grant is of the firm of W. T. Grant & Co., tobacco exporters, and president of the Southern Contract Company and of the Union Warehouse Company. Mr. B. H. Young was a member of the Constitutional Convention, president of the Polytechnic Society of Kentucky, and ex-president of the L. N. A. & C. R. R. Co. the Louisville Southern R. R. Co., and president of the K. and I. Bridge Co. Mr. T. Nadeau is also favorably known. It will thus be seen that all connected with the enterprise are men of worth and position and fully receive the confidence of their fellow citizens.

CENTRAL COAL & IRON CO., No. 410 Main Street.—One of the most important and flourishing industrial enterprises of Kentucky is that of the famous "Central Coal & Iron Company," which is the pioneer in the development of the rich mineral resources of the state in the line of coal and iron ores. The company was duly organized and incorporated in 1878, and has a capital of \$500,000, while it owns some 5000 acres of the richest and most accessible coal fields in the world. The company is the ablest managed and most progressive in its line, under the presidency of Mr. B. DuPont, and has steadily developed its properties, owning and operating seven large mines, as follows: The "Central City Mines" at Central City, Ky.; the "Render Mines" near McHenry, Ky.; the "Richmond Mines" at DuPont, Ky.; "Stroud City Mines" at Central City, Ky.; "Muhlenberg Mines" at Mercer Station, Ky.; "Guylena Mines" at Central City, Ky.; "Green River Mines" at DuPont, Ky. These groups of mines are all advantageously located on the lines of either the Chesapeake & Ohio, the Southwestern, the Newport News & Mississippi Valley, the Owensboro & Nashville, or the Central City Railroad, thus enabling the company to ship its coal in all directions west and south, or to tidewater. The mines are developed and worked under skilled management, and have all the improved appliances at command, affording employment to some five hundred men. The coal mined is of the highest standard of excellence, proved not only by repeated analyses, but by the fact that it is everywhere in demand as a superior rich fuel, economical in use, yet sustaining the processes of combustion in the most vigorous manner. The company's mines have a capacity of over 3,000 tons daily, and which finds a ready market in the southern and western states. The company's offices are at No. 410 Main Street, while it has branch offices in Nashville, Memphis, and other large cities. The company has two large coal-yards in this city, covering two full blocks, where they always carry thousands of bushels of coal. They employ thirty to thirty-five men here, and keep twenty teams busy delivering, supplying as they do a large number of factories and household trade in enormous quantities. Mr. F. C. DuPont, the son of the president, and an able and popular young business man, superintends the mines. Mr. B. DuPont, the president of the company, is one of Louisville's prominent capitalists and business men, who has done much to develop the resources of Kentucky. He is the president of the Central Passenger Railroad Co., and of the Birmingham Rolling Mill Co.; Mr. Thomas J. Tapp is the vice-president, while Mr. Bannen Coleman is the efficient secretary, and the company is under the above guidance the leading exponent in its line in Kentucky.

SLAUGHTER, VANCE & IRWIN, Insurance, Southeast Corner Fifth and Main Streets.—A leading and representative firm of insurance brokers in Louisville is that of Messrs. Slaughter, Vance & Irwin, whose offices are located at the southeast corner of Fifth and Main Streets. The business was inaugurated in 1881 by Mr. W. H. Slaughter, who later admitted as partners Messrs. T. C. H. Vance, H. S. Irwin, and T. H. Slaughter. The latter gentleman subsequently withdrew, and was replaced by Mr. J. P. Young. Having the advantage of long experience in the insurance business, and being thoroughly acquainted with its every department, from the framing of contracts to the adjustment of losses, these gentlemen are eminently fitted to serve the public with intelligence and ability, and deservedly enjoy a high reputation in business and insurance circles. Their offices are easy of access from all parts of the city, and are handsomely furnished and fitted up, while an efficient staff of assistants, bookkeepers and clerks add to the completeness of the establishment. Possessed of the highest business qualifications, it is but natural that they should represent some of the best and most important insurance companies doing business on this continent. Among those companies who have entrusted their interests in Louisville to their hands are the Scottish Union and National Insurance Company, the Royal Insurance Company of Liverpool, the Sun Fire Office of London, the Lion Fire Insurance Company of London, the Queen Insurance Company of Liverpool, the Niagara Fire Insurance Company of New York, and others. The three first mentioned have each \$30,000,000 of assets, the Lion and the Queen each \$10,000,000, and the Niagara \$3,000,000. These are the strongest and most substantial insurance organizations in the world. The New York Commercial Bulletin of January 17, 1891, the leading authority on such matters, says: "The follow-

ing are the results for 1890 of the Lion Fire Insurance Company of London, and the Scottish Union and National Fire Insurance Company of Edinburgh. The Lion shows a gain in premium receipts over losses incurred and all expenses of \$64,784.85, and an excess of income over losses and expenses for the year of \$89,148.14. After marking off depreciation of assets and remitting to the head office during the year \$32,451.21, it shows a gain in assets of \$53,806.87, and a gain in surplus of \$24,162.12. On the first day of January, 1881, the first year this company commenced business in America, its total assets were \$375,754; on January 1, 1891, they were \$887,051 and surplus \$491,767.07; there has besides been remitted to the house office during the last ten years \$193,675. The Scottish Union and National shows excess of premiums over losses and expenses of \$157,685.11; excess of income over losses and expenses, \$225,992.88; gain in premium receipts for the year, \$97,207.45; gain in assets, \$221,473.70; gain in surplus, \$143,553.13; loss ratio, 43.28; expense ratio, 30.45; ratio of profit, 26.27. The assets of the Scottish, January 1, 1891, were \$487,461; after remitting during this time \$179,177 to the head office, it shows United States assets of \$1,895,232.50; surplus, \$1,407,776.45." All the other companies represented by Messrs. Slaughter, Vance & Irwin are equally responsible and prosperous. All interests placed in the hands of the firm are zealously guarded. They effect insurance in respect of all kinds of insurable property at the lowest possible rates, and promptly adjust and pay all losses. They are gentlemen of high social and business standing, and command the confidence and esteem of property owners and the community generally. They are members of the Commercial Club.

JOHN W. GRAHAM, Lumber, Laths, Shingles, Doors, Sash, Blinds, Mouldings, Northeast Corner Fourteenth Street and Broadway.—There is no name more highly respected in lumber circles of Louisville than that of Graham, and none more intimately associated with the history of the development of the trade in this section of the country. Mr. John Graham was a pioneer lumber dealer of this city, and was for many years, and up to the date of his death, a leading and influential man in the foremost ranks of the trade. In 1874 his son, John W. Graham, embarked in the same line of business, and soon built up for himself a large and influential business. The history of this house has been from its inception a record of continued success and prosperity. The premises utilized are of large dimensions and conveniently located for all the purposes of the business. The offices are neatly fitted up, and an efficient staff of bookkeepers, clerks, and assistants are employed, everything being conducted in the most systematic manner. The yards are located one at the corner of Fourteenth Street and Broadway, 60x200 feet in area, the other at the corner of Twelfth Street and Broadway, covering an area of 200x200 feet. Both afford ample piling and storage room, and are provided with every facility for the handling of the heavy stock always on hand. The sheds are spacious and commodious, and are at all times replete with the choicest selection of dressed and manufactured lumber to be found in this market. The yard at the corner of Fourteenth Street and Broadway is connected by means of switches with the tracks of every line of railway that enters the city, and in both yards excellent transportation facilities have been provided. From twenty-two to twenty-five hands are employed, and six to ten teams add to the completeness of the equipment. Mr. Graham deals in all kinds, grades, and dimensions of lumber, lath, shingles, doors, sash, blinds, mouldings, etc., of which he always carries a very heavy stock. He makes a specialty of pine, both Michigan and yellow, and poplar, and is in constant receipt of carlots of manufactured lumber for all building purposes. Doors, sash, and blinds are always to be found in carlots in his yards, and he is prepared to fill orders for mouldings, brackets, newels, window caps, banisters, scroll work, etc., at lowest prices. Purchasing at first hand, and in many cases the entire cut of a mill at a time, he is enabled to offer both rough and dressed lumber at the lowest quotations. His inspection is A1 in every respect, and is accepted by the trade generally as unimpeachable, while his measure is always found to be correct. His trade, which is both wholesale and retail, is of large proportions, and steadily increasing. Mr. Graham is a native of this city, and one of its most enterprising and popular business men. He is a prominent member of the Board of Trade, of the Commercial and other clubs, and is held in high regard in all financial and social circles. The telephone call of the office is 823-2.

THE MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY, Corner Fifth and Market Streets.—Kentucky is to be congratulated upon the possession of a life insurance company that compares favorably with any other in the United States, both as to methods, strength, and liberal treatment of policy holders. The Mutual Life Insurance Company of Kentucky is the only regular life insurance company organized under the laws of this state. It was incorporated in 1866 under the title of the "Southern Mutual Life Insurance Co.," thus continuing until 1886, when the name was changed to the present, and its growth has been most gratifying, both as to new business and increase of assets and surplus, coupled with a remarkably low death rate, much under that fixed by the official mortality tables, showing the care exercised in the selection of good risks. The officers of the company are: Hon. Charles D. Jacob, ex-Mayor of Louisville, president; John K. Goodloe, vice-president; William W. Morris, secretary; and David Meriwether, treasurer—all bringing to bear special qualifications for the discharge of the onerous duties devolving upon them. The Board of Directors is composed as follows: Messrs. Thomas L. Barret, president of the Bank of Kentucky; John M. Robinson, of John M. Robinson & Co.; Henry W. Barret, of Henry W. Barret & Co.; Geo. W. Morris, the president of the Gas Co.; William Mix, attorney; Geo. W. Wicks, of Geo. W. Wicks & Co.; Mr. W. R. Ray, president of the Citizens' National Bank; W. W. Hite, of W. W. Hite & Co.; M. Muldoon, proprietor of the Marble Works; H. M. Burford, president of the Bank of Commerce; W. H. Bolling, M.D., medical director; Charles Goldsmith, of Bamberger, Bloom & Co.; John W. Green, of J. W. & D. S. Green, stock-brokers; Attila Cox, president of Mechanics' Trust Company; A. P. Humphrey, attorney; P. H. Tapp, of Tapp, Leathers & Co. Another such representative body of capitalists and business men could not be gathered together, and their identification with the company is alone a sufficient guarantee of the soundness and stability of the management. A comparison of the company's growth in business during the last three years will prove deeply interesting. It issued policies as follows: in 1888, 1226; in 1889, 1572; in 1890, 1633; representing total amounts written, respectively, of \$2,149,000, \$3,001,148, and \$3,004,507. Its income shows a marked increase: in 1888, \$414,740; in 1889, \$496,112; and in 1890, \$528,050. Its total payments to the policy holders in 1889, were \$230,856 as against \$242,297 in 1890, and it has paid up to December 31, 1890, a total of \$1,721,510.24 in death claims and endowments. Its total assets are now \$1,801,628.07, with the handsome surplus as to policy holders of \$188,089.55. The company issues all the best forms of life and endowment policies, on the most equitable terms, and dividends may be reserved and the surplus and cash surrender value paid at any period of five years, or dividends may be applied on the second and subsequent payments to reduce the premiums or to increase the insurance. This company has an honored record; it has promptly paid every just claim, and has returned to policy holders, and holds invested for them, more than the total premiums received. \$100,000 has been deposited with the state treasurer as additional security, and the company has its assets invested in the safest and most remunerative manner. It has among its policy holders the principal business men and capitalists of Louisville and the state at large, and a large list of policy holders in other states, and we strongly recommend all seeking the utmost benefits of life insurance to make application here, where every safeguard surrounds the progress of this honored old corporation. President Jacob is a prominent and respected citizen, who as mayor of Louisville energetically pursued a policy of retrenchment and reform, and contributed materially to the welfare of the city and the development of its best interests. He was formerly Minister Plenipotentiary to Colombia, and in diplomatic circles, as in those of finance, has ever most ably and sedulously performed every obligation and protected every trust reposed in him, and under his guidance this company has always retained the entire confidence of the public at large.

HOME AND SAVINGS FUND CO., Corner Fifth and Jefferson Streets.—It is impossible to estimate the immense amount of good being accomplished by the various Building and Loan Associations in existence in the United States. Here, in Louisville, one of the most popular and ably conducted is the "Home and Savings Fund Company," which was duly organized on October 30th, 1886, and is now being operated under special charter of the legisla-

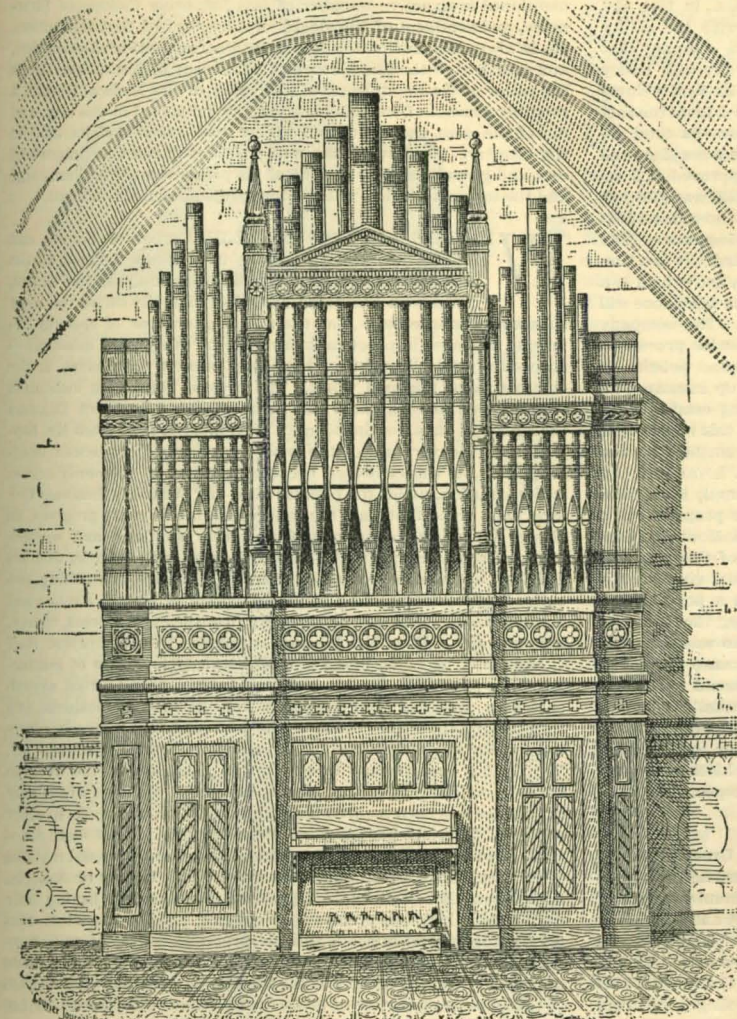
ture of Kentucky. The company is strictly mutual and co-operative in its methods and aims. Every member or stockholder shares pro rata alike in the profits, and which, by reason of the weekly compounding of the earnings of the members placed in mortgage loans, coupled with fines, transfer, and other fees, and interest balances on withdrawals, go to make up a large and steady source of income, with the result that in twelve years or less the shares of stock issued for \$100 have accumulated to their full cash value and are to be withdrawn. Thus if a member subscribes for five shares, he pays ten cents each week on each share of stock, or a total of fifty cents a week until the shares mature. The money thus paid in is loaned to members only, and must be upon improved real estate, preferably a dwelling house and lot, and in this way scores of the members have already borrowed to purchase their own homes. The company has been remarkably successful, and now has some 1650 members, who have subscribed for over \$2,200,000 in stock. The company pays a semiannual dividend of eight per cent. The methods adopted for the payment of loans are very equitable and just, and give the borrower the easiest of terms, as he pays weekly in addition to his ten cents dues on each share of stock, the sum of thirteen cents in interest. By keeping up these small payments he is enabled within twelve years to pay up the mortgage and own his home free and clear. Members can withdraw a whole or part of the money to their credit by giving due notice; and will receive his share of interest accrued. Any member who has not borrowed on real estate is entitled to borrow ninety per cent of the amount on his passbook, on which the charge is five cents a week interest on each twenty-five dollars or fraction thereof. It will thus be seen that the Home and Savings Fund Co. is most ably and equitably conducted, and that the wage earner and salaried man, however limited his income, can afford to join the company and take one or more shares, thus in time accumulating a handsome fund, the extreme value of which we need not dwell on here. The Board of Directors is composed as follows: Messrs. Samuel L. Avery, E. C. Bohne, Walter Ratcliffe, C. A. Renneisen, H. A. Vaughan, Theo. W. Powell, H. G. Knadler, A. G. Renan, John Sullivan, J. W. Jarboe, Ed. Gerrard, W. S. Peake, H. S. Irwin, John S. Jackman, T. W. Errington, C. E. Cope, John Caldwell, Wm. Ramsey, and H. M. Brennan. These are familiar names, and the Board is an exceptionally able one. President Avery is prominent in industrial circles as president of the Avery Sons Plow Co., and takes a public spirited interest in the welfare and prosperity of the company. He has the valued support of Mr. A. G. Renan as vice president; and Mr. E. C. Bohne as treasurer, while Mr. H. S. Irwin is the secretary and manager.

TATUM, EMBRY & CO., Live Stock Commission Merchants, Bourbon Stock Yards.—There is no branch of commerce in the United States or elsewhere that is of more importance and enters more intimately into the mercantile interests of a locality, than the buying and selling of live stock. Dealers in live stock will find it greatly to their advantage to try the Louisville market before shipping elsewhere, as it is one of the best in Kentucky and the adjacent states, and has excellent facilities for handling cattle, sheep and hogs. In this connection special reference is made in this commercial review to the reliable and successful firm of Messrs. Tatum, Embry & Co., live stock commission merchants, and whose office is located on Johnston Street, Bourbon Stock Yards. This business was established in 1877 by Tatum, Embry, Norris & Rankin, who were succeeded in 1882 by the present firm, the copartners being Messrs. Clifton Tatum, Henry F. and G. W. Embry and C. Speed Rice. The firm has every possible convenience, and the members personally attend to consignments of live stock. They transact the largest business in Louisville, and last year sold 50,000 cattle, 75,000 sheep, and 150,000 hogs, valued at \$2,500,000. Sales are wired as soon as made, and all communications by mail or telegraph are promptly attended to. Customers are requested to ship stock in their own names to the care of this responsible firm, which guarantees prompt sales and immediate returns. The partners are all Kentuckians. They are very popular in trade circles for their integrity and promptness in meeting their engagements, and refer by permission to some of the leading banks of the city. Messrs. Tatum, Embry & Co. make liberal advances, when required, on consignments of first-class live stock, and ship largely to New York, Philadelphia and Baltimore.

HENRY PILCHER'S SONS, Builders of Church and Concert Organs, No. 914 Mason Avenue.—The name of Pilcher of Louisville, Ky., will ever be justly honored in connection with the introduction of correct scientific principles in the manufacture of church and concert organs, coupled with a nicety of construction that renders them equal to any in the United States. This business was founded in 1850 by Mr. H. Pilcher in St. Louis, Mo. Eventually in 1874 it was removed to Louisville. In 1891 Mr. Pilcher died, after a successful and honorable career. His sons, Messrs. Robt. E. and Wm. E. Pilcher, have succeeded to the management, and are now conducting it under the firm name of "Henry Pilcher's

tion to the most exacting patrons. Both Messrs. Robt. E. and Wm. E. Pilcher were born in St. Louis. They are honorable and able business men, and active members of the Commercial Club. Before purchasing church or concert organs elsewhere, those interested will consult their own interests by obtaining estimates from this successful and reliable firm.

LOUISVILLE & JEFFERSONVILLE BRIDGE COMPANY; Office, Room No. 20 Kentucky National Bank Building.—The rapidly increasing importance of Louisville as a great railroad centre, and the immense volume of trade which is annually distributed from it, is a powerful magnet to all transportation companies. Already over twenty important lines of railway centre here, and the number of those seeking an entrance is yearly increasing. Among others there are now the Louisville and Nashville and Great Southern Railroad, the Chesapeake and Ohio Railroad, the Chesapeake, Ohio and Southwestern Railway Co., the Louisville, New Albany and Chicago Railroad, the Jeffersonville, Madisonville & Indianapolis Railroad, the Ohio & Mississippi Railway, the Louisville, Evansville & St. Louis Railway, the Cincinnati Southern Railway Co., the Louisville Southern Railway Co., the Kentucky Midland Railway Co., the Kentucky Union Railway, the Louisville, St. Louis & Texas Railway, the O. F. of R. & G. Railroad, the Nashville, Chattanooga & St. Louis Railroad, the East Tennessee, Virginia & Georgia Railroad Co., the Mobile and Ohio Railroad, the Memphis & Charleston Railroad, the Louisville, New Orleans & Texas Railroad, the Memphis & Little Rock Railroad, the Tennessee Midland Railway, etc. The spirit of enterprise of our citizens is fully alive to the situation, and all that human ingenuity and energetic effort can contribute towards the still further increase in the means of communication with all parts of the country is actively followed up and put into effect. Among the latest enterprises in this direction of which the successful completion at an early date will prove of inestimable benefit to the community, is that of the Louisville & Jeffersonville Bridge Company for the construction of an iron bridge across the Ohio river to connect the two cities. The company was organized in 1888 with a capital of \$1,500,000, and its project has since been pushed forward with such energy and vigor that its completion will most probably be reached in August next. The bridge is all iron, resting on stone pillars, fifty-three feet above high water mark, and has a total length of one and one half miles. It is to be used for both railroad and public purposes, and combines all the best features known to modern bridge engineering. The offices of the company are located in Room No. 20 of the Kentucky National Bank Building. They are spacious and commodious,



Sons." They occupy a substantial four-story building, 100x150 feet in area, fully supplied with modern tools and appliances, steam power, machinery, etc. Here they employ constantly twenty-five skilled workmen, and turn out annually twenty to twenty-five organs. The firm's organs are unsurpassed for purity of tone, symmetry of construction, and lowness of price. The partners have been thoroughly trained in this important business, and are the owners of several valuable patents. They built the organ in the church of St. Michael's and All Angels, Anniston, Ala., also those in the Church of the Immaculate Conception, Atlanta, Ga., Court St. Presbyterian Church, Memphis, and many in Louisville and all parts of the United States. Their prices range from \$500 and upwards. They likewise tune and repair organs, and guarantee complete satisfac-

tion. They are neatly fitted up and furnished, and are provided with every facility for the satisfactory prosecution of the important business. The executive officers are all prominent and responsible business men, whose enterprise and ability have already been fully demonstrated in the management of previous undertakings. The president, Mr. Dennis Long of this city, is the head of the well known firm of Dennis Long & Company, manufacturers of cast iron pipe; Mr. John F. Read, of Jeffersonville, Ind., is vice-president; while Mr. J. W. Baird is the secretary and treasurer. The chief engineer is Mr. Epes Randolph, Mr. R. L. Engle being engineer in charge of the work. The enterprise is a promising one, and from the experience and ability of its promoters, will certainly prove of immediate and lasting benefit to all concerned.

STATE MUTUAL LIFE ASSURANCE COMPANY, of Worcester, Mass., J. L. Adams & Son, General Agents, No. 7 Kenyon Building.—The paramount claims of life insurance are admitted and recognized by every thoughtful and prudent man. It is the first duty of the head of the family to make due provision for those nearest and dearest to him in case of death, and now that such desirable forms of investment and endowment policies are being issued, there are additional incentives for securing life insurance. Of all the companies doing business in this line in Louisville and Kentucky, the "State Mutual Life Assurance Company," of Worcester, Mass., offers the best schemes of insurance. This solid old company was duly organized in Worcester, Mass., in 1844, and has had a growth and development commensurate with the ability and enterprise of its management. It is notably a company that fulfils its contracts, that deals equitably and liberally with policy holders, and makes sound and safe investments of its vast volume of assets. Some idea of its position may be gathered from the fact that for every \$1000 of liabilities it has \$1165 of assets—its total assets January 1, 1891, amounting to \$6,396,572.16, with a surplus fund of \$906,257.74. Its investments are of the most approved and remunerative character, and its interest income for 1890 was \$267,240. It did a largely increased business during 1890, and now has 13,384 policies in force, representing over \$37,836,000 of insurance. The company's new policy is the most popular yet framed. It is a simple, definite contract, incontestable after two years, and which is a positive guarantee that if the premiums are met, the insurance will promptly be paid without delay on proof of claim. The company makes annual dividends of surplus, and under the wise provisions of the Massachusetts law it pays cash values of lapsed policies on which two premiums have been paid, or gives paid up insurance instead, at the option of the insured. The company established a general agency for Kentucky, with headquarters in this city in 1889, Mr. J. B. Quinn being the first agent, and in August, 1890, he was succeeded by Messrs. J. L. Adams & Son. Mr. J. L. Adams is a native of Virginia, and was for many years prominently identified with the manufacture of tobaccos, having been the proprietor of a large tobacco factory in New York, also another in Montreal, Canada. He has also been active in the tobacco trade of this city, and is widely and favorably known in leading commercial circles. His son, Mr. Stanley Adams, was born in New York, is a popular and energetic young business man, formerly representing the house of Geo. S. Moore, pig iron dealer, on the road, and who was for some years connected with the United States Life Insurance Company. Those contemplating the insurance of their lives should not fail to investigate the superlative merits of the "State Mutual's" schemes and policies. It is a "mutual" company, and the policy holder's interests are the first consideration. Mr. J. L. Adams is a member of the Masonic Order and of the Odd Fellows, while his son is prominent in Odd Fellowship, and they are universally respected in business and social circles.

J. W. FOWLER, Druggist, Corner Second and Green Streets.—The most successful as he certainly is the most accomplished dispensing pharmacist and manufacturing chemist in the city is Dr. J. W. Fowler, whose splendid pharmacy and laboratory are at the corner of Second and Green Streets. Dr. Fowler is a veteran pharmacist, and brings to the discharge of his duties ample qualifications. He is an active member of the Louisville College of Pharmacy, and a graduate of the Louisville Medical College, and from 1868 to 1873 was confidential and chief dispensing clerk for Messrs. Saudek & Jones, whom he succeeded in the latter year, and has since been conducting the business with rare skill, according to modern ideas. The premises occupied are spacious and commodious, and comprise two floors, each 30x75 feet in area. The store is admirably arranged and fitted up with plate glass show cases and ornamental counters, a conspicuous feature being a large marble soda fountain of unique design. The prescription laboratory is under the immediate supervision of Dr. Fowler, and it is almost needless to say that medicines are compounded and dispensed with that care and skill his long experience enables him to exercise. Besides the usual line of drugs, chemicals, tinctures, extracts, etc., a full stock of pharmaceuticals and proprietary remedies, and Dr. Fowler's own special preparations are kept in stock, also mineral waters, druggists' sundries, perfumes, toilet and fancy articles, supplies for

the sickroom, trusses, surgical appliances, etc. He uses only pure, fresh drugs of standard quality when filling physicians' prescriptions and family recipes, and is always prompt and attentive to patrons. The second floor of the building occupied by Dr. Fowler is fitted up and equipped expressly for the manufacture of his special preparations, soluble hypodermic tablets, tablet triturates, and compressed tablets. These preparations have a wide reputation, and are in active demand by physicians and pharmacists in all parts of the country. He publishes a full list of these preparations with prices in pamphlet form, which will be sent to any address on application. Dr. Fowler was born in Fredericksburgh, Ky., and as before mentioned is an active member of the Louisville College of Pharmacy, and president of the Board of Directors of that institution. He is also president of the Kentucky Pharmaceutical Association, and president of the State Board of Pharmacy of Kentucky. He is the editor of the Department of Pharmacy of the Medical Herald, a monthly journal of medicine and surgery published in this city, and one of the most successful and widely read journals of its kind in the country. Dr. Fowler has made his department an important one, and gives a monthly resumé of the progress made in pharmacy, and the materia medica, unbiased by prejudice or self-interest.

WEAVER'S BUSINESS COLLEGE, Corner of Fourth and Market Streets.—Of all the institutions devoted to the acquirement of a business education in the United States, "Weaver's Business College" of this city offers the most substantial inducements, and the surest guarantee of speedily acquiring a thorough, practical knowledge of everything essential to successfully fill all positions that may present themselves in the commercial or financial world. The present flourishing institution was founded in 1879, under the name of the "Southern Business College." It thus continued until November 1, 1890, when Mr. Benjamin C. Weaver, one of the most practically experienced bookkeepers in the United States, became president of the newly organized institution, under the popular title of "Weaver's Business College," and since that date the college has made great progress, its classes including young men from every southern and western state. The classrooms were formerly located in the Courier Journal Building, but now occupy most desirable premises, comprising two entire floors in the building northeast corner of Fourth Avenue and Market Street. Here are handsomely furnished class-rooms, roomy, light and airy. Here Mr. Weaver, supported by a competent staff of assistants, gives the best and most serviceable course of instruction to be obtained. He has had over twenty years' actual experience as a practical book-keeper in various lines of business, and thus understands every detail of the processes and methods essential for the student to become proficient in actual business. Mr. Weaver has the courage to expose the character of the average business college, whose staff is only composed of those whose only experience has been secured through a study of text-books in other colleges. They are not practical men; they are instead mere theorists, and their students are thus unable to get at the actual realities of the work done in the office of a great store, factory or financial institution. Mr. Weaver is a practical book-keeper, having fully developed in him that precious gift of being able to impart to others what he knows himself, and his practical course of tuition insures to his pupils a thorough mastery of the mysteries and methods of practical book-keeping, so that the graduate will at once be able to take charge of any set of books in any branch of business. Other branches of tuition are commercial arithmetic, preparation of commercial paper, penmanship (strictly business writing), etc. The president delivers courses of explanatory lectures, which make plain every intricacy of the science of accounts. Mr. Weaver has about 100 pupils in the college, and possibly graduates from 100 to 150 annually. His laudable ambition is to secure practical efficiency, in preference to turning out the largest number of half taught students within a given time. His graduates readily find positions. He refers to the leading merchants and business men of Louisville, and for many of whom, as a practical accountant, he has examined and adjusted books and accounts. He also refers to a lengthy list of his graduates, for whom he has either directly or indirectly secured positions, the majority of a lucrative character. Mr. Weaver is a native of Louisville, and has ever retained the confidence and respect of the community.

TAYLOR & WILLIAMS, Liquors, No. 107 West Main Street.—One half the whiskey made in Kentucky is produced in this (the Fifth) revenue district. The taxes monthly paid into the office of the collector in this city amount to a million and a quarter and a million and a half of dollars. These figures furnish some index to the vast importance of the wholesale trade in this class of goods, and predicate its overwhelming volume as compared to all others. The Louisville whiskey trade has always been in the hands of high-toned, honorable men, however, which accounts for



its extraordinary development. None but men of exceptional reputation can obtain recognition or a foothold in the trade, and the first indication of doubtful transactions insures expulsion. Of the prominent distillers and wholesale whiskey houses here, none are more deserving of favorable mention than Messrs. Taylor & Williams of No. 107 West Main Street, where they moved May 1. This house was established by Messrs. D. H. Taylor & Co. in 1865, the present firm, consisting of Messrs. D. H. Taylor and J. T. Williams, succeeding to the control in 1878. Their building, five stories in height, fronts thirty feet on Main Street, with a depth of two hundred feet going through to Washington Street, has ample cellar accommodations, and is stocked to repletion with an immense line of choice goods of all kinds and ages, in barrels and cases, which are supplied to customers in quantities to suit, promptly and at lowest figures—the trade (exclusive of exportations to Mexico and South America) being broadly distributed over the south, southwestern and northwestern states. While all the leading brands of whiskey are handled, specialties are made of the celebrated "Yellowstone," "Rich Hill" and "Honey Dew," brands which take rank among the best-known distillations of this far-famed whiskey-producing section. Both members of the firm rank among Louisville's leading business men, are prominent members of the Board of Trade, and large owners of Louisville's landed property.

"OLD TIMES" AND "KENTUCKY COMFORT" DISTILLERIES, No. 205 West Main Street.—Among the successful representatives of the distilling industry, the "Old Times" and "Kentucky Comfort" companies are especially prominent, their brands of "Old Times," "Gladstone," and "Kentucky Comfort" whiskeys being in the front rank among dealers in high grade goods throughout the country. The "Old Times" distillery was established in 1878 by Messrs. John G. Roach & Co., and afterward was incorporated and passed into the hands of the present owners in 1889. This plant is situated in Jefferson County, and has a daily capacity of 500 bushels. The "Kentucky Comfort" distillery was established in 1881 by F. G. Paine & Co. The plant at Pleasure Ridge Park was recently sold to a syndicate of Louisville dealers, the brand and good-will being retained for the "Kentucky Comfort" Distillery Co., which has just completed a splendidly equipped distillery, which, as to water and other conveniences, is the most perfectly located in the state for making a fine small tub sour mash at a moderate cost. The parties interested in these plants are Charles Lemmon, president, and D. Meschendorff, secretary and treasurer, both young and enterprising business men. Mr. Lemmon started in the business as a manager of a fifty bushel distillery, and has by his energy and enterprise succeeded until now he is half owner of a business requiring 1000 bushels capacity per day to supply its trade. Mr. Meschendorff is also a self made man, having acquired a snug fortune during the seven years he has conducted his well known wholesale and retail

fancy grocery and liquor business. They have offices at No. 205 West Main Street, do a strictly manufacturing business, and dealers purchasing from them can feel safe in handling their superior goods. During the past six years they have not held a barrel of their product more than two months old, and to their knowledge there has never been a barrel of "Old Times" or "Kentucky Comfort" thrown upon the market or sold at a loss to any purchaser. It is also claimed that during all the depression in the whiskey business there has never been a package of "Kentucky Comfort" exported by any of its numerous holders, and the company has never let a boom in the whiskey trade lead them to overproduce their brands. They are now establishing resident agents in all leading cities and intend devoting their whole time to the making, taking care of and freeing said brands.

JOSEPH McWILLIAMS & CO., Steam and Hot Water Heating Apparatus, No. 172 Fourth Street.—There is no department of building more important than that of efficient heating and ventilating, and to the solution of which Messrs. Jos. McWilliams & Co. have brought the latest information, skill and the most approved devices, with the result that the firm has already acquired a reputation which many a much older firm might envy. Mr. McWilliams has had a long practical experience in the business with one of the leading firms of steam heating and ventilating engineers of the country, the well known firm of the Kelly-Jones Co. of New York and Pittsburgh, and here he made a careful study of methods and appliances for steam heating and ventilation, which, aided by his own natural skill, has already placed him in the front rank in this city. The firm occupies the spacious three story brick building No. 172 Fourth Street, where can be found a complete line of steam and hot water heating and ventilating apparatus. The firm can point to some of the finest buildings in this city as fitted with their work, and the most palpable and trustworthy testimonials which the success of the work gives is the best evidence of the skill which devised and arranged it. They do all classes of steam and hot water heating and fitting, but make a specialty of heating and ventilating public buildings, stores, office buildings, and residences; they also pay special attention to factory and warehouse heating, and utilize the exhaust steam from the engines and pumps in the heating apparatus wherever available, thereby heating the building without the use of any additional fuel more than was formerly required to run the machinery; and in many cases where the condensed exhaust steam can be pumped back into the boilers the heating of a factory can be accomplished at an actual saving in fuel. This firm has done several large jobs of this kind, among which might be mentioned the magnificent six story building of the Louisville Steam and Electric Motor Power Building on Third Avenue between Green and Walnut Streets, one of the largest and best equipped plants of its kind in the United States; the extensive stove and mantel factory of Scanlon & Co. on Portland Avenue; and the Louisville Wood Mantel Manufacturing Company's factory on Fourth Avenue between Walnut and Chestnut Streets. We have space to mention only a few of the buildings here and elsewhere which have a steam or hot water apparatus erected by this firm, viz.: John C. Lewis Co.'s new building on Fourth Avenue between Green and Walnut Streets, one of the largest and finest structures in Louisville; Dennis Long & Co.'s new office building on Jackson Street; the Kean building on Main Street between Sixth and Seventh Streets; St. Louis Bertrand Church on Sixth Street; the Dominican Convent on Sixth Street; the German M. E. Church on Breckenridge Street; residence of George H. Breed on Fourth Avenue; residence of A. Hite Barret, Third and Oak Streets; T. G. Watkins Flats, Chestnut Street between Fourth and Fifth; residence of R. Monarch, Owensboro, Kentucky; residence of P. E. Payne, Owensboro, Kentucky; the Ohio Sailors and Soldiers' Home at Sandusky, Ohio; besides several large contracts in course of construction. All appliances and facilities would be of little value if applied without the best quality of mechanical brains, and Mr. McWilliams employs the best workmen, whose efforts are supplemented by his own aptitude and skill to the material advantage of his customers. The firm's trade is not confined to Louisville but extends through the southern and middle states generally. Mr. McWilliams is a member of the Commercial Club, is enthusiastic and ambitious as well as skilful in his business, and lacks no element of public spirit in all that concerns the best interests of this city, which has fortunately become the field for the development of his skill and enterprise.

PHIL. SENDEL, Propr. Gambrinus Cooperage Works, No. 390 Mason Avenue.—The enormous quantity of cooperage required in the United States for the transportation of all kinds of goods, liquors and beer renders the item of barrels of the greatest importance to the community. Prominent among the leading manufacturers of cooperage, tubs, barrels, kegs for liquor and beer in Louisville is Mr. Phil. Sendel, whose Gambrinus Cooperage Works are located at No. 390 Mason Avenue. This business was es-



of 240x300 feet. The different workshops are fully supplied with modern tools and machinery, operated by steam power. Here fifty skilled hands are employed, who turn out two hundred casks and barrels weekly. Mr. Sendel makes a specialty of manufacturing large vats and casks for brewers. These he has supplied to the most noted brewers in this and other cities, giving complete satisfaction in all cases. His barrels, tubs, casks, etc., are made of the best materials, and have no superiors in the country for finish, durability and strength. Orders are filled at the lowest possible prices, and the trade of the house extends throughout Kentucky, Tennessee, Indiana, the south and southwest. Mr. Sendel was born in France, but has resided in Louisville many years, where he is greatly respected in trade circles for his promptness and just methods. He is a prominent Freemason and member of the Knights of Honor. In view of the foregoing facts, it is with the greatest of confidence and pleasure that we select Mr. Sendel to represent Louisville in the interests of the cooperage industry, of whom the city is justly proud.

established in 1880 by Mr. Sendel, who is a thoroughly practical cooper, fully acquainted with every detail of this useful industry and the requirements of customers. The premises, which he owns, have an area

GERMAN INSURANCE COMPANY, Nos. 207 and 209 West Market Street.—The fire insurance interests of Louisville and the state are most ably represented by the popular and conservatively conducted "German Insurance Company," so centrally located in the handsome and spacious building at Nos. 207 and 209 Market Street. This company was originally organized and incorporated in 1854, and developed a very large and flourishing trade. In 1864, in response to a public demand for increased financial facilities, its charter was amended so as to permit it to exercise banking powers, and it did an excellent and flourishing business in both lines up to 1872, when a law passed by the state legislature necessitated the separation of the insurance from the banking interests; thereupon the insurance corporation was duly reorganized under the present title of the German Insurance Company, with a paid-up cash capital of \$300,000. The company has had the benefit of old established connections, sound and judicious management, and controls the insuring of much of the choicest business and residential property throughout the city. Its policies are clearly worded explicit contracts, its rates are the most moderate consistent with safety, while all losses are promptly paid as soon as adjusted. In every way the company is representative in its line, and it has a creditable record, one that has been intimately associated with the growth and development of this city and its tributary territory. Its operations are wide-spread, and around this section there is a very desirable field for fire underwriting, and the German National is more than receiving its share of patronage, and controls the insuring of many of the most desirable lines of business and residential property. It takes risks on dwellings, stores, etc., and is deservedly the most popular of our local companies. The entire history of the company has been marked by a course of conservative enterprise and honorable management that has not only brought it an immense business but has made for it a name that inspires confidence in its

patrons and the general public. Its board of directors is composed as follows: Messrs. J. J. Fischer, Henry Wellenvoss, Joseph Haxthausen, Charles Winkler, W. H. Edinger, Nich. Finzer, and E. W. Herman. These are familiar names, those of prominent and respected citizens, whose identification with the company is alone a sufficient guarantee of its stability. Mr. J. J. Fischer, the president, is one of the ablest and most experienced bank officers and fire underwriters in the United States, manifesting marked executive capacity, and whose connection with the company has been lengthy, while he devotes the closest attention to the weighty duties devolving upon him: he being president both of this company and of the German Insurance Bank, a corporation having the vast resources of \$3,057,751, having a cash capital of \$249,500, and a magnificent surplus of \$250,000. Mr. N. H. Rehkopf is the able and energetic secretary, and has a thorough knowledge of fire underwriting. The company offers exceptional facilities to the public, as, besides writing its extended lines of insurance, it represents here the following strong and representative companies, viz.: the Northwestern National Insurance Co., of Milwaukee, Phoenix Insurance Co., of Hartford; New Hampshire Fire Insurance Co., of Manchester, N. H.; and the American Fire Insurance Co., of Philadelphia, so that risks of the largest character will be carried here, while the company selects same with care and discretion. It has a large premium income, beside that from invested assets, and is in every respect a model insurance corporation.

FRANCIS MAGUIRE, General Agent The Mutual Life Insurance Company of New York, Rooms Nos. 4 and 5 Courier-Journal Building.—Among the numerous life insurance companies doing business in Louisville there is none more popular than the old reliable, The Mutual Life Insurance Company of New York. It is the largest, the oldest, and the best life insurance company on the continent, and its financial strength is unsurpassed by that of any other. It is the most popular both by reason of the ability and integrity of its management, the prompt payment of all claims, and its low rates for investments of the safest and most tangible character. This company was incorporated in 1842, with its home office in the city of New York. Since that date its business has covered every part of the United States and Canada, however remote. The Louisville branch was opened in February, 1889, by Mr. E. L. Bressee, who was succeeded in February, 1890, by Mr. Francis Maguire, Jr., whose connection with the company antedated his appointment to this important position eight years. Mr. Maguire, Jr. was formerly manager of the, New York City general agency, and bringing to bear on his new venture the intimate and practical acquaintance with matters pertaining to insurance which he had thus obtained, soon built up an extensive and most influential patronage. During the first eleven months he wrote up in Louisville alone \$600,000 of insurance, and in 1890 \$1,400,000 in the state of Kentucky. His offices are located in rooms Nos. 4 and 5 of the Courier-Journal Building, and are handsomely and neatly furnished and fitted up. An efficient staff of assistants, clerks, agents, and sub-agents are employed, and an enormous business is transacted. This company wields a great influence in the insurance circles of the continent. Its assets on the 31st December, 1890, showed total assets amounting to \$147,154,961.20, all most judiciously and remuneratively invested, including over \$76,000,000 in real estate securities, over \$51,000,000 in United States bonds and other securities, over \$8,000,000 loaned on collaterals, over \$3,000,000 in bank drawing interest, and over \$7,000,000 in deferred premiums and accrued interest. The business of the company for 1890 showed an increase over that of the preceding year in assets of over \$10,000,000; in reserve on policies and surplus of over \$10,000,000; in receipts of over \$3,000,000; in payments to policy holders of nearly \$2,000,000; in risks assumed of over \$9,000,000; and in risks in force of over \$72,000,000. The board of trustees is composed of the leading kings of the American financial world, and is without question one of the strongest that could be formed. The executive is an equally judicious selection. As to the Louisville General Agent, he is a recognized authority on all matters pertaining to life insurance, and is withal a pleasant and courteous gentleman, who is always at the disposal of those seeking his advice on the matters that come within his line of business. No company is more ably or efficiently represented in this city than the Mutual of New York, and no other representative has gained a more general popularity or a more enviable reputation than Mr. Maguire.

B. M. CREEL COMPANY, Importers and Wholesale Grocers, Nos. 723 and 735 West Main Street.—The leading importers of and wholesale dealers in the finest grades of staple and fancy groceries in this section is the B. M. Creel Company, which does a business of \$100,000 a year. The people of Kentucky, the Ohio Valley, and the south west, are notably partial to the best of everything in these lines, and Mr. B. M. Creel, president of this enterprising company brings to bear special qualifications for securing for his concern just the goods that afford universal satisfaction. The fact is, the company enjoys facilities nowhere else duplicated in this section, and has developed its enormous trade on the basis of the best and purest grades only, at the most moderate prices. The business was established in 1860 by Messrs. Moore, Breemaker & Co. Mr. B. M. Creel, a native of Louisville, entered the employment of the firm in the same year as office boy, and early manifested a marked capacity for business. In a short time he was promoted, until in 1867 he was admitted as a partner. Mr. Creel had long had sole charge of the great interests of the old house, and eventually, on July 1, 1890, the important interests involved were duly incorporated under the appropriate title of the B. M. Creel Company, with a capital of \$300,000, Mr. B. M. Creel becoming president, and Mr. J. A. Ferginsson, secretary and treasurer. The company is in every respect the best equipped wholesale grocery house south of Philadelphia. The business has been conducted at the present stand since its inception, and here has been erected a magnificent five-story and basement building 30x210 feet in dimensions. It was planned to

secure the most adequate accommodations for such an immense and comprehensive stock as is here carried, and which includes all descriptions of the finest imported and domestic fancy groceries, besides staple goods. A prominent speciality is made of the choicest fresh crop teas, select coffees and purest spices and condiments; Havana cigars are likewise a speciality, and the company are the largest importers of all the above goods. In canned fruit and vegetables no such stock as this is to be found in the city, only the brands of established reputation being carried. The company control many important lines of food products. The establishment has all improvements, including hydraulic elevator; three teams are kept busy delivering and shipping goods, while twenty-five hands are employed in the store. Ten commercial travellers represent the house on the road, the trade covering every section of Kentucky, Southern Indiana, Tennessee, Alabama, etc. Louisville's splendid transportation facilities by rail and water enable the company to quote lowest freight rates to all points, and grocers and merchants will consult their best interests by placing their orders here, as their goods invariably give the utmost satisfaction. Mr. Creel ably guides the company's operations, and is a respected and public spirited citizen, who is a director of the Board of Trade, and member of the Commercial Club, while he is the vice-president of the Moore-Stark Paper Company, and has ever exerted a beneficial influence on the trade and commerce of this flourishing metropolis.

LOUISVILLE BANKING COMPANY, Corner of Fifth and Market Streets.—This company was duly organized and incorporated in 1867, under the style and title of the "Louisville Banking and Insurance Company," with a paid up capital of \$100,000, its stock being promptly subscribed for by leading capitalists and merchants. It continued the kindred branches of banking and fire insurance upon the most capable and prudent basis, doing a business of growing magnitude in both departments, until in 1872, when, in compliance with the provisions of an act passed by the legislature, the two lines of business were separated, the banking company assuming its present style, and devoting exclusive attention to banking and finance. It has a creditable record, one that has been intimately associated with the growth and development of this city and its tributary territory. The growing demands of its trade resulted in July, 1889, in the capital being increased to \$500,000, the stock being held at a high premium, as one of the soundest and most remunerative of investments. The company's financial condition is one of unusual strength and volume of resources. There are few if any that make such a magnificent exhibit, its total resources amounting to \$3,823,737, while its deposits amount to \$2,485,830. It is in fact the most popular bank in town with active business men, and has the accounts of the leading corporations, firms, and individuals. Its lines of loans and discounts are very large, and the company discounts much of the choicest commercial paper issued in town. It has thus an assured income of enormous magnitude, and is a steady and liberal dividend payer, for years past paying quarterly dividends of four per cent. The best proof of the ability and integrity of the company's executive guidance is shown by the fact that it has the splendid surplus fund of \$750,000, besides a sum of \$60,320 of undivided profits. Its aggregate of resources is thus of vast extent, and the company stands pre-eminent in the field of finance in the south-west. It transacts a general business, receiving open accounts, subject to check at sight; making collections on all points; buying and selling foreign exchange; issuing drafts and letters of credit, and in every way promoting the legitimate interests of its customers. Mr. Theodore Harris, the president, is also president of the Louisville Insurance Company, and is one of the ablest and most widely experienced of Louisville's financiers and bankers. He is a sound and conservative presiding officer, who ever follows the true principles and methods of banking, and under whose exceptionally able guidance the company has had such noteworthy prosperity. Mr. Harris has the valued support of Dr. J. E. Stutcliffe as the vice-president, and who is widely interested in various staple industries, and also has the benefit of his ablest guidance. Mr. Jno. H. Leathers is the competent and experienced cashier. The company occupies the finest business location in Louisville, viz., corner of Fifth and Market Streets, in the splendid new Bull Block. The Louisville Banking Company has a national reputation; it is a great factor in the development of the resources of the south, and this city is to be congratulated upon its possession.

SUN LIFE INSURANCE COMPANY, No. 502 West Main Street.—“Industrial insurance” is simply life insurance translated into the common language of the people, and made possible to the least wealthy. It is the gospel of Providence and thrift preached to the poor, and accepted by them eagerly—all the more eagerly that they can see the promises made have been kept, not only to the very letter of the agreement, but to the very spirit also. The Sun Company was organized in August, 1890, with a capital of \$150,000, subscribed by a list of stockholders whose names are of the highest social and business standing in Louisville. It is doubtful if a better list of seventy prominent and successful business men of Louisville could be made up. But the list of officers will tell the story as representatives. They comprise: Albert D. Willis, president; M. W. Adams, vice-president; Geo. H. Lake, secretary. Directors: J. B. McFarran, Chas. W. Gheens, H. V. Sanders, Thos. H. Sherley, Harry Weissenger, H. H. Littell, Chas. D. Pearce, Albert S. Willis, A. G. Mum, H. W. Graham, John A. Lyons, W. H. Thomas, N. W. Adams. The result of their labors may be briefly summarized here, before noticing the other aspects of this beneficent society. Since August, 1890, its record shows: number of policies written, 21,969; total insurance written, \$2,441,145; total claims paid, \$2,403.37. This is a good showing, but by no means the best. What is far better is that the insurance has reached the helping hand to those who most need it at just the time of necessity, and the cost has been so slight and so distributed as to be no burden. The Sun Insurance Company is a business organization, doing business on business principles only; and yet there is no more practical philanthropy in Louisville, with this inestimable difference, that those relieved by it are not recipients of charity, but have received their just claim on their own industry and thrift. It is philanthropy without cant, and benevolence which increases self-respect and manhood in the recipient. The Sun Company insures the lives of healthy people, male and female, from one to seventy years old, for from \$16 to \$1000; it collects the premiums at the homes of the insured, and places the policy-holder in immediate benefit in case of death. It is a home company, and guarantees its obligations by depositing with the state treasurer of Kentucky \$100,000 to secure its policy-holders. It pays claims promptly, in most cases within twenty-four hours after death. These assertions are proved by letters of recipients, who fully maintain the company's assertions. There are thousands of prudent, saving people who cannot get assurance at all; but in this company men, women, and children are insured for small sums collected weekly at the homes of the people, and requiring no extraordinary self-denial to keep up. The character of the management and the names of the directors, in organizations of this kind, mean everything. In both cases the Sun Company can show the best to the people, and be confident that they will be so regarded. Manager Adams brings to the work a very valuable, practical experience in the insurance field. He is a native of Newark, about fifty-two years old. He was occupied in commercial pursuits till 1880, when he entered the insurance business with the Prudential Company of Newark, N. J. Of their system of industrial insurance he made a study, and was sent to Louisville to establish an office in 1887. He met with much success, and endeavored to induce the company to occupy the whole south. Mr. Adams was called to New York City in 1889 to take charge of the Fifth New York district, and resigned only to take the management of the newly-organized Sun Company, the Prudential having decided not to take the south in its territory. The success of the company so far is the gage of Mr. Adams' ability, and the record of the Sun beats all previous records. President Albert S. Willis is a native of Shelby County, Ky., and about forty-eight years old. He was a teacher in the schools, and afterward studied law. He was elected to Congress in 1876 from Louisville, and served for ten years.

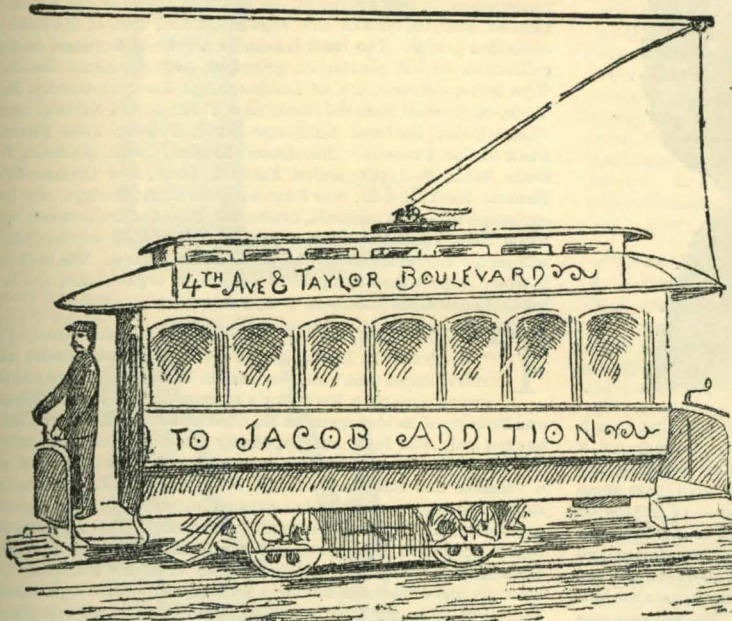
THE NATIONAL LIFE-MATURITY INSURANCE CO., of Washington, D. C., No. 250 Fifth Street.—This company has been represented in Louisville only during the present year, but the agency is in the hands of a gentleman (Mr. F. G. Kerlin) who is not likely to omit any legitimate means of placing its common sense methods of doing business and its good record before the public in such a manner as to secure the attention of the intelligent and progressive citizens of Louisville. The company showed on September 1, 1890, total resources of \$348,544.64; surplus resources, after providing for probable claims, to September 1, 1891, \$166,544.64;

membership in August, 1890, 6300; business in force, \$10,000,000; cash paid to members, \$1,200,000. During the entire time the company has been organized they have paid \$200,000 per year to members. The assets have risen or fallen as the demands required, but the accumulations are for that very purpose. There is not a dollar tied up out of reach of meeting the claims of members. Other companies can show larger accumulations, but there is no company that can show that that money is a more substantial protection to members and a better guarantee of their claims than can the National Life-Maturity Co. Every dollar that the company has is a guarantee that every claim will be paid, and every such dollar is available for the payment of that claim. The company's plan deserves special mention. It issues absolute policy for definite amount; one-half the policy is payable in case of total disability; policies are incontestable and non-forfeitable after three years; cash-surrender-value after three years; one-half face of policy payable at end of life expectancy; policy without conditions, save payment of premiums, after three years. These methods, based on good faith and common sense, making the insurance of value during life, and at death also, are bound to win. The officers are men of tried character and prominence in Washington, and they have the indorsement of some of the ablest and most capable men in the United States. With these favorable conditions, the agency in Louisville is bound to be a success, for the character of the company makes it a positive pleasure to introduce its methods to the public, and Mr. Kerlin is just the man for the work.

LAMSON CONSOLIDATED STORE SERVICE CO., W. W. Bonney, Manager, No. 538 Third Avenue.—This company is an incorporated one with a capital of \$4,000,000, and is the successor to the Lamson Cash Carrier Co., organized in 1881 by Mr. W. S. Lamson, a merchant of Lowell, Mass., who, from study of the needs of his own store, invented a mechanical device to do the work of cash boys. This device has undergone great improvements, and many other ideas, materialized and perfected, till now there are very few first class stores in the country which have not in use some one of the improved Cash and Parcel Carriers of the Lamson patents. The company are the owners of numerous patents, including the original and fundamental patent covering all manner of devices for cash and parcel carrying, many of which patents have been imitated by would-be rivals, who have found that their imitation and their infringement of other's rights were not profitable. The Lamson systems are so much in use everywhere that they scarcely need any description, for they work admirably wherever used and are of great saving to both the public and the merchants. The company are not only the manufacturers of railways, but are the owners of the Meeker Automatic Coin Holder, and Storage Tray patents, and the Lamson Coin Holder, which makes change quickly, conveniently, accurately, and is the only coin holder ever used by the government officers of Washington. The company also manufacture cash registers, indicators, check and adding registers, the only perfect registers in the world, United States mailing cases, etc. The company are the owners of five different parcel and cash machines, six machines purely for cash; also the Pneumatic Tube for the transportation of cash or messages in stores, offices, hotels, etc. Formerly the company rented its various appliances, and later has announced its intention to sell the various store appliances with which it equips the places of business, but promises those who desire to continue to rent them, to do so. The Louisville branch house of the company was founded in 1888 and has since been under the management of Mr. W. W. Bonney. This gentleman is a native of Boston, and on coming to Louisville in 1883, he gave first exhibition of the operation of the cash and parcel carrying machines at the Southern Exhibition in August in that year. Since then he has been rapidly building up a very large and substantial business throughout the states of Arkansas, Kentucky, and Tennessee. The store is a commodious one, located at No. 538 Third Avenue, and where can be seen all the various devices and store appliances manufactured by the Lamson Consolidated Store Service Co. The display is one that all store-keepers would find it to their advantage to inspect. A competent corps of men is employed in connection with the Louisville office, and the majority of the principal stores in the city, including those of Messrs. J. C. Lewis & Co., Augustus Sharpe, the well known dry goods firms, etc., have been fitted up with the Lamson appliances. Mr. Bonney will be found ready to supply any information that may be desired.

COMMERCIAL LOT COMPANY, Corner Fourth and Market Streets.—The rapid growth and development of Louisville and its accompanying increase of population has attracted the attention of many of our ablest and most prominent business men to the necessity of providing homes compatible with values for the thousands by whom they will soon be in urgent demand. Among the companies formed to properly provide for this want of our people, the most liberal and ably conducted is the Commercial Lot Company of Louisville. It was incorporated under this name October 7, 1890, by Messrs. Bennett H. Young, J. M. Fetter, I. W. Edwards, W. B. Haldeman, L. Pike Campbell, Willett C. Trabue, and B. Bruce Lentz, with a capital stock of \$329,750, for the purchase of land in Jefferson County, its subdivision into lots and their sale to stockholders. The shares, in the sum of \$250 each, payable in weekly payments of \$1. Upon payment in full of the amount subscribed the member is entitled to a deed for one lot of ground for each share of

position of general manager, while Mr. W. A. Onderdonk ably fulfils the functions of secretary and treasurer. Like the other gentlemen named, Mr. Onderdonk is a native of Louisville, and outside of the secretarial duties has a farm at Pewee Valley, where he makes a special feature of the cultivation of grapes and other small fruit. He is one of the most popular members of the Commercial Club. The premises occupied for the business of the company comprise the first floor and basement of a building presenting a frontage of 20 feet and having a depth of 160 feet. The salesroom is elegant in its appointments and attractive in its arrangements, while the stock is of a choice, select character, embracing everything in the line of literature, science, theology, prose, history, travels, biographies, periodicals, etc. Another special feature of the house is engraving of wedding and party cards, menus, and calling cards. This is a great resort for the literature of the city and its surroundings; for here are to be found all the newest publications as soon as they are issued from the press for the general public. The company keep, in addition to the full line of miscellaneous book, all the leading periodicals, magazines, leading papers, etc.; everything in the line of mercantile and fancy stationery; blank books, and everything pertaining to the office and home library, which they have here of the choicest qualities and at prices which cannot be competed with elsewhere. The patronage of the house is of an influential and substantial character, and the business has had such growth that the company are contemplating improvements and enlargements to cope with their large, increasing trade. As soon as these improvements have been effected the company will introduce a line of school supplies of every description—globes, maps, desks, etc. The evidences of the past and present are that the business of this concern is under excellent management, and, of the future, promises successful results.



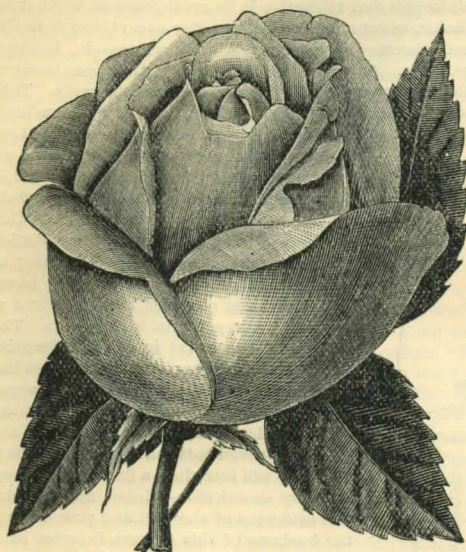
stock, the allotment being made by choice of the highest bidder. Shareholders can select and build after paying one dollar. All dues are payable weekly, and small fines are imposed for each default. The company own and have placed on the market one of the most eligible pieces of suburban property in the environs of Louisville, on the Taylor Boulevard, a great thoroughfare which leads to "Jacob Park," one of the grandest parks for sublime views in the world, and one which will always attract an artist's eye. It is easily accessible by an extension of Fourth Avenue electric railway line, which was accomplished through the perseverance and energy of a director of this company. The board of directors is composed of reliable and responsible men, whose names are a guarantee of uprightness. They are Messrs. Bennett H. Young, president; J. M. Fetter, vice president; L. Pike Campbell, secretary; E. F. Trabue, attorney; Vernon D. Price, W. C. Trabue, W. B. Haldeman, I. W. Edwards, B. Bruce Lentz, and J. L. Dunlap. Mr. Lentz is an able and experienced manager, a business man of energy and caution, and a courteous gentleman who is at all times ready and willing to supply any information that may be desired.

L LOUISVILLE BOOK COMPANY, No. 356 Fourth Avenue.—This business was inaugurated in 1881 by Mr. C. T. Dearing, and in 1890 the employees of the establishment organized the present company under the title of the Louisville Book Company, with a capital stock of \$25,000, \$16,500 of which has been paid up. The president of the company is Mr. Thos. James, who is a native of Louisville, and is interested in the firm of James & Co., coal merchants, as well as in several other enterprises in his native city. Mr. Ed. Eiler, who is also a native of Louisville, fills the important

and time. Every city, large and small, has as many laundries as its patronage will sustain, all more or less equipped for the business in hand. But the extent and efficiency of their various concerns differ very materially in many instances; hence a great difference may be expected in the work turned out, this difference being in favor of that laundry best prepared to do the work. Foremost among the leading concerns in this line of business in Louisville is the Old Reliable Steam Laundry, owned and operated by T. S. Bottomley. The office is located at No. 210 West Jefferson Street, the old stand, while the laundry plant may be found at No. 235 Third Street, between Main and Market Streets, where patrons may leave their bundles, or telephone for them. At this latter place Mr. Bottomley has recently put in an extensive laundry plant which embraces every article of machinery used in any laundry to be found in the country. He can very justly claim to have the most complete laundry in all its details in the city, and his capacity for doing business and turning out work guaranteed to give entire satisfaction is commensurate with his establishment. By reason of superior work and prompt attention to its customers' orders, this laundry has had for years an immense city trade. The enlargement of the plant places this establishment in a position to handle a much larger volume of business with the same assurance of satisfaction as heretofore. The Old Reliable caters to the trade from points outside of the city which must of necessity come here for such work. It already enjoys a large and lucrative patronage from these points, and almost daily laundry by express is received and shipped. The proprietor, however, like all other business men, always wanting more, keeps his eyes open to make additional customers from outside points.

OLD RELIABLE STEAM LAUNDRY, T. S. Bottomley, Proprietor, No. 210 Jefferson Street.—Few improvements in the line of relief to the weary housekeeper have proved so beneficial as the establishment of public steam laundries. Not only is the burden of wash-day taken off the good housewife, but the work is done far more satisfactorily and at an immense saving of labor

CHAS. W. REIMERS, Florist, No. 329 Fourth Avenue.—The occupation of florist has of late years been followed as a profession, and the growing desire to ornament gardens and lawns and to grow flowers for ornamental decoration make the calling a highly important one. Not even in winter does the goddess Flora restrict her gifts, for in the conservatories and green houses a constant supply of the most beautiful exotics is always available. Louisville has acquired quite a reputation as a centre of the flower and seed trade, and a prominent house engaged in this



business is that of Mr. Charles W. Reimers, located at No. 324 Fourth Avenue. This enterprise was established by Mr. Reimers on a comparatively small scale in 1880, he year by year widening the scope of his operations till his transactions now aggregate some \$25,000 annually, with every prospect of an increase of \$10,000 on that figure during the current year. As compared to Mr. Reimer's original plant of four small greenhouses, his conservatories and grounds at Crescent Hill to-day cover an area of 26,000 feet, and are equipped with adequate steam heat, etc., and every known modern accessory connected with the art of floriculture. Mr. Reimers supplies a large demand for all kinds of flowers, including the rarest and most splendid varieties of foreign and native flowering plants and shrubs, his trade being broadly distributed throughout Kentucky, Indiana, Georgia, and the south. He also furnishes bouquets, wreaths and various emblematic designs for weddings, parties, balls, and also funerals, in new and original conceptions of artistic forms. All orders by mail, telegraph, telephone, or in person receive prompt attention, Mr. Reimers being fully prepared to fill all commissions not only promptly, but with that intelligent apprehension of design that makes his efforts so highly appreciated by patrons. He is a native of New York City, and has been a respected resident of Louisville for the past twenty-five years. He is popular alike in business and in social circles, and is a prominent member of the Commercial Club. Mr. Reimers pays special attention to the growing of superior lilacs, violets, rosebuds, ferns, and these can always be found at winter season in his store in good variety and at moderate prices.

MERCHANTS' NATIONAL BANK.—This bank was organized in 1859 as the "Merchants' Bank of Kentucky," under the state laws, and after a long and prosperous career was in 1874 reorganized under the National Banking Act as the "Merchants' National Bank," with a paid up capital of \$500,000, and which was promptly subscribed for by leading capitalists and business men. Its stock has ever been held at a high premium as the soundest and most remunerative of investments. Mr. J. H. Lindenberg is the president, Mr. John J. Harbison is the vice-president, and Wm. R. Johnson, cashier. These, with the directors, compose a representative body of capitalists and business men, whose names are synonymous with stability and integrity. President

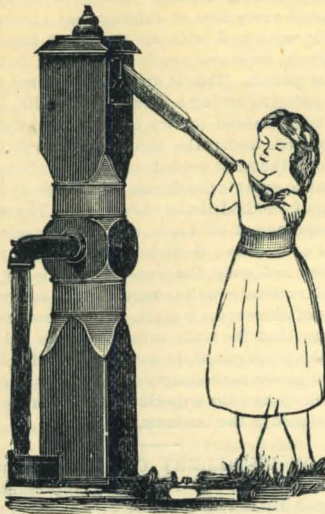
Lindenberg is one of Louisville's best known and responsible and conservative financiers, whose judicious and able methods have contributed so materially to the market prosperity of the bank. Mr. Lindenberg is a native of Maryland, and has been a resident of Louisville since 1839. He has the valued support of Mr. John J. Harbison as vice-president, while Mr. William R. Johnson is the efficient and experienced cashier. He joined the bank in 1862. Mr. Frank H. Johnson is the assistant cashier, and has been with the bank since 1867. The bank is in a markedly prosperous condition, and has total resources of \$1,932,307. It is one of the most popular depositories with active business men, and has the accounts of leading bankers, corporations, firms, and individuals. Its lines of deposits average nearly \$1,100,000, and which, with the bank's immense cash capital and surplus, afford large sums for investment, and its items of loans and discounts average nearly \$1,400,000, thus securing a large and certain income. The soundness and ability of the management is best proved by the fact that the bank has a surplus fund of \$150,000, besides the large additional sum of \$74,855.90 in undivided profits. The bank transacts a general business, making collections on all points, its principal correspondents including Glyn Mills; Currie & Co. of London, Eng.; Bank of America, New York; Mercantile National Bank, New York; Girard National Bank, Philadelphia; National Exchange Bank, Boston; First National Bank of San Francisco; Merchants' National Bank, Cincinnati, O.; State Bank, St. Louis; Union National Bank, New Orleans; First National Bank, Mobile; and First National Bank, Chicago. Sterling exchange is bought and sold, drafts and letters of credit issued, etc., while bank correspondents requiring a Louisville correspondent, will secure liberal terms and ample facilities from it. The bank has in every respect the most perfect system of organization, and is a model financial institution in every respect.

THE "VENDOME," Nos. 351 to 357 West Jefferson Street.—The "Vendome" in Louisville is a resort for entertainment and refreshment that would be a credit to any city of even greater pretensions than Kentucky's metropolis, and in the efficiency and liberality of its management Mr. Charles Bleichart, the proprietor, has not only won fame and popularity for his hostelry, but gained for himself a wide and enviable reputation as a most genial host and a valuable and esteemed citizen. From the day Mr. Bleichart assumed the management he has kept on increasing in patronage and popularity, and has persistently aimed at securing and supplying the best in solids and liquids obtainable, and in endeavoring to furnish coziness and varied entertainment with creature comforts. The business part of the establishment is divided into three departments, and all of these are fitted up in light, hard woods, are well lighted, handsomely and attractively decorated, cool and comfortable. By night the place is illuminated by electric lights, and during the hot days and nights it is kept cool by numerous fans operated by electric power. The billiard hall is a fine apartment, 25x94 feet in area, splendidly lighted, and furnished with nine billiard and pool tables. The bar and lunch room are separated from each other by folding doors, and together occupy a space of 25x94 feet. In the rear of the lunch room, and entirely cut off from it, is one of the most spacious, well ordered, and best equipped kitchens in the state. The bar is stocked with the purest and best of native and imported wines, liquors, beers, and cigars, and a specialty is made of the famous "Faust Beer," this being the only headquarters in Louisville for the renowned "Faust Beer," for which parties come from all parts of the city, and even from beyond it, to the "Vendome." The "Faust Beer" possesses a flavor and quality peculiarly its own, and by its own intrinsic excellence has commanded an extensiveness of sale that no other brand of beer ever yet reached. Mr. Bleichart receives his supplies of this famous beer from the Anheuser Busch Brewery in car load lots, and in the basement of his building has in use the most modern and effective refrigerating appliances for keeping the beer cool. Mr. Bleichart is aided by about a dozen assistants, and to know him is to know a jolly, genial, obliging "Boniface." He hails from Germany, of which he is a native, came to America in 1855, and has been a permanent resident in Louisville. He has had an extended hotel experience, was formerly general superintendent of the Phoenix Hill Park, and for four years was a member of the Board of Health. For more than a quarter of a century he has been a member of the Turners, and is a member of the Masonic body, and of the Independent Order of Odd Fellows.

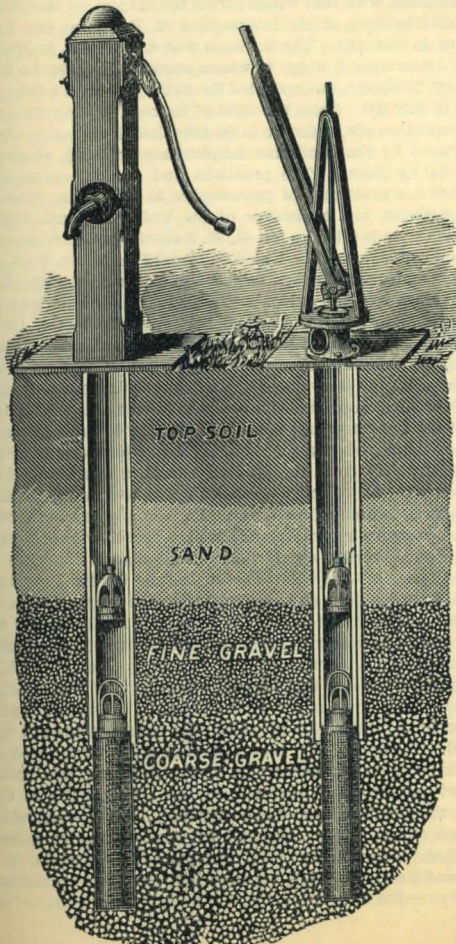
ILLUSTRATED LOUISVILLE, Kentucky's Metropolis.

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SAM. F. HARLAN, Pumps, Nos. 917 to 921 West Jefferson Street.
—There are many varieties of pumps, and the skilled engineer has seized upon steam to aid in their effectiveness, but the old-fashioned or, to speak more correctly, the ordinary hand



pump is as useful and necessary now as it ever was, and the business of Mr. Sam. F. Harlan, manufacturer of improved wood and



tube well pump, is a proof of the continued demand. The business

was established forty years ago by Mr. John S. Salsbury, who was followed by Fred. Salsbury. In 1865 Harlan Bros. succeeded. In 1876 Mr. Sam. F. Harlan purchased the entire control of the business, Mr. W. W. Harlan being the manager. In the factory Mr. Harlan employs twenty-two hands, and the machinery, with which the workshops are thoroughly equipped, is run by a 80-horse power engine. The firm supplies all kinds of wood and tube well pumps, trunk strips and wood trunk handles. Mr. Harlan supplied the tube well pump of the Northern Ice Company, which has a capacity of 250 gallons of water a minute. The First National Bank, The Commerce, Courier-Journal Job Printing House, Galt House, and other large buildings have been supplied by him. In fact, it may be said that all the pumps in use in Louisville, have been supplied by him. The factory, at Nos. 917 to 921 West Jefferson Street, consists of a two-story frame building 75x220 feet. From here the wood and tube well pumps supplied by this well known firm are distributed all over the United States. They are made after a special design, owned by this house alone. The Messrs. Harlan are practical men, who know every point about their business. Mr. Sam. F. Harlan is a man of varied attainments. He has served school as trustee for two terms. During 1860 to 1865 he was principal of the tenth ward school, and from 1855 to 1860 had been deputy clerk. The firm enjoys a large patronage, both local and abroad. They export trunk slate to Europe. In all the relations of citizenship Mr. Harlan has shown himself capable, and has combined the literary talent with mechanical in a way seldom seen.

CHAS. D. MEYER, Architect, Corner Fourth and Jefferson Streets.—The first that arrests the attention of a visitor to the city is the character and style of the buildings which line our chief thoroughfares. In respect of the architectural magnificence of its principal buildings, Louisville has, in later years, made great and commendable progress, and this is to be attributed not only to the local pride of capitalists and property owners, but to the skill and taste of the architects in the construction of these buildings. Identified with the increased tastes manifested in private and public buildings in the city, is the name of Mr. Meyer. In 1872, the late Mr. John C. Meyer, one of the most prominent architects Louisville ever had, began building here and when he died in 1878, his son, Mr. Charles D. Meyer, who had been under his attention and who graduated at the Technical Institution of Germany in 1871, assumed the direction of the business which is now carried on at Room No. 23, Schurman Block, on the corner of Fourth and Jefferson Streets. That Mr. Meyer is a master in his profession, goes without saying, for his ability and the beauty of his designs have won for him the most enviable reputation and a class of patronage of the most influential character. Many of the most notable buildings of recent construction have been erected from his designs and constructed under his superintendence, his services are in great request, not only in the city itself, but throughout the other adjoining states. The handsome Schurman Block, in which his office is now located, was designed by him, as was also the Walling Block, on Fifth Street, the new structure of the Frank Fehr Brewing Company for ice plant and cold storage purposes, and which has a frontage of 50 feet and a depth of 204 feet equipped with two 45-ton artificial ice machines and other appliances, the whole outlay amounting to \$350,000; and the brewery of the Schaefer-Meyer Brewing Company, erected at the cost of \$200,000. Mr. Meyer is also the architect of the Falls City Market Hall, built at a cost of \$30,000; the Normal School, erected at a cost of \$32,000; the store of Mrs. Fannie Sternau, on Market near Shelby Street; the contract of which was \$10,000; the \$10,000 residence of Henry Stegman on First Street near Lee; the handsome residence of Mr. Albert Reutlinger, the cashier of the German National Bank; the \$6,000 residence of Mr. Frank Menne, on Broadway; the store building of Mr. Charles Rosenheim, wholesale glass and china merchant, on Main Street, built at a cost of \$20,000; the German Insurance Bank cost \$40,000; the German Reform Church at Huntingburg, Ind., constructed at the cost of \$20,000; the Germania Safety Vault and Trust Co. The Ohio Falls and Leather Co. Tannery, the finest in the country, and similar local buildings. These are but a few of the efforts of Mr. Meyer, and he the best of facilities for promptly and satisfactorily meeting all requirements of his numerous patrons. He is careful in his drawings, gives the maximum of accommodation in the arrangement of buildings, and is particular in the carrying out of specifications and in the avoidance of extras. By desire and interest, he is concerned in the growth of Louisville, and he is doing his utmost to make the city the metropolis of Kentucky.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

SWANN-ABRAHAM HAT CO., Nos. 601 and 603 West Main Street.—Both by reason of age and volume of business, the Swann-Abraham Hat Co. must be placed in the leading position of its line in the notice of the Falls City industries. It dates its origin back to 1854 direct, for Mr. T. M. Swann was the "Co." of Van Winkle & Co., which started at that time. In all the changes that occurred, the connection was never broken. Van Winkle & Co. were succeeded by Craig, Truman & Co., and they in turn by Truman Bros. & Swann; next, Swann, Snoddy & Co., and in 1878 Swann-Abraham & Co. The firm was incorporated in 1890



with a capital of \$150,000, of which \$125,000 was paid up. The officers are: W. J. Abraham, president; T. M. Swann, vice-president; H. E. Harris, secretary; Edgar Ezzell, treasurer. The business of the firm in hats, caps, straw goods, ladies' trimmed hats, gloves, flowers, umbrellas and valises, is a very extensive one. They manufacture the celebrated "Swann" and "Cyclone" brands of hats, and sell them by the case at special prices, and are jobbers of valises, gloves and umbrellas. They employ nine people in the warerooms, and keep sixteen commercial travellers on the road. Their trade covers a wide area, extending throughout Kentucky, Illinois, Tennessee, Georgia, Indiana, Arkansas and Louisiana. The fine structure occupied by this enterprising firm, at the corner of West Main and Sixth Streets, consists of five stories and basement, 30 feet front on West Main (Nos. 601 and 603) and 210 feet on Sixth. Elevators run by hydraulic power connect the several departments, and the floors are crowded with an immense stock of the salable and serviceable goods in the several lines of trade. The company imports direct, and is thus in rapport with the latest developments of taste and fashion, and is always in the lead in the introduction of novelties to the trade. Mr. W. J. Abraham, the president of the company, is chairman of the Democratic City Executive Committee, is also a director of the Louisville Gas Company, and the firm is represented influentially, as becomes its leading position, on the Board of Trade and on the roll of the Commercial Club.

CHESS & WYMOND COMPANY, Staves and Cooperage, Corner Fifth and C Streets.—The magnitude of the distilling business of Louisville can best be appreciated by an examination of the many secondary industries, each as fully important in its own line, which it has fostered and developed. Among these the manufacture of staves and general cooperage takes the foremost position. The leading concern engaged in this line of business, and that whose operations are the most extensive in the entire south, is the Chess & Wymond Company, at the corner of Fifth and C Streets. The business was established some fourteen years ago by Messrs. W. E. Chess and W. S. Wymond, under the firm name of Chess & Wymond, two of Louisville's most enterprising and active business men. From the start the uniform excellence of the goods attracted the attention of the trade, and a large and influential patronage was at once secured. So great was the development of the business that in 1887, in order to more effectually meet its increasing requirements, the present stock company was formed, with a large and fully paid up capital. The officers of the concern as now constituted are Messrs. W. S. Wymond, president; W. E. Chess, vice-president;

C. S. Wymond, secretary and treasurer; C. M. Pate, auditor; and Alex. Cunningham, superintendent. The premises utilized are in a very convenient location, of large and spacious dimensions, the works and yards covering an area of ten acres. They possess exceptional transportation facilities, two switches connecting them with the tracks of every line of railway that enters the city. The works are fully equipped with all the latest improved and most modern machinery, tools and appliances known to the trade, steam being the motor power. This is supplied by three engines of modern make and pattern, having a horse power of 100, 75 and 25 respectively. From two hundred to two hundred and fifty skilled operatives are employed, under the charge of expert foremen, and in every department the most perfect system is enforced. The output is enormous, yet so great is the demand that as early as October, 1890, the total output of 1891 had already been sold. The range of work includes light cooperage of all kinds, a leading specialty being made of whiskey and oil barrels. None but the best materials are used in their confection, and only the most skilled labor employed, and there is no similar concern in the country which can produce such perfect specimens of the cooper's craft. The home consumption is of such proportions that the trade is limited in its field of operations. Mr. Wymond, the president of the concern, is a director of the Board of Trade, and is, as are his colleagues, prominent and influential citizens. Mr. Cunningham, the superintendent, is a gentleman of long practical experience in the business.

MELLWOOD DISTILLERY CO., Corner Frankfort and Reservoir Avenues.—Of the many representative and well equipped distilleries of which Kentucky is so justly proud, there is none that can vie, both as to the quality of its productions and the excellent systematic manner in which its operations are conducted, with that which forms the subject of this sketch, the Mellwood Distillery, at the intersection of Frankfort and Reservoir Avenues, in this city. The business was established in 1868 by the firm of Swearingner & Biggs, to whom succeeded in 1872 the Mellwood Distillery Company, incorporated the same year with a fully paid up capital of \$250,000. From the date of its organization the company has been extremely fortunate in its selection of executive officers, as is evidenced by the handsome surplus now on hand, which exceeds the capital by \$50,000. The president and general manager is Mr. R. F. Balke, a gentleman of prominence in all leading financial and business circles, and a director of the Union National Bank. The vice presidency is filled by Mr. G. W. Swearingner, the founder of the house, and president of the Union National Bank. Mr. W. H. Jacobs, secretary and treasurer, has been connected with the establishment since its inception, and brings to bear a thorough knowledge of the business in all its details. The general superintendent of the works is Mr. E. O. Luttey, a skilled chemist and scientific distiller of wide celebrity and tried experience. The premises utilized cover an area of twelve acres, all the various departments being perfectly equipped with all the latest improved and best perfected machinery, appliances, and devices known to the trade. Some fifty skilled and competent hands are employed, and the distillery has a capacity of from two hundred and fifty to three hundred barrels a day. Only the finest and most carefully selected ingredients are used in the productions of the famous brands of the house. Pure limestone water is obtained from the company's own Artesian well, which they have sunk at the foot of Stony Avenue, nearly half a mile distant from the works, copper pipes connecting it with the latter. Of six large and well appointed warehouses, five are devoted to the storage of whiskies in bond and one to free goods. The leading brands distilled are the "Mellwood" fire copper Bourbon, which has attained a national reputation for the uniform superiority of its quality, the "G. W. S." hand made sour mash, which ranks among the finest produced in Kentucky, "Dundee," also fire copper Bourbon, and "Normandy" pure rye whiskey, in the production of which only the finest rye and rye malt are used. The demand for these first class and superior goods is very great, and comes from every part of the American continent. The trade not only covers every state in the Union, but also Canada, Mexico, and the South American republics. The most liberal inducements are offered to the trade, and orders are promptly and satisfactorily filled. The officers of the company are prominent in all the higher walks of Louisville's business life, and their association with this company is a sufficient guarantee of its pre-eminence and responsibility.

L. D. PEARSON & SON, Funeral Directors and Embalmers, Nos. 220 to 224 Jefferson Street.—In very few branches of business has the march of progress made such wonderful improvement during the past fifty years as in that of the funeral director and embalmer. From a mere trade it has become a dignified profession, and exacts from its followers not only a thorough business training, but scientific knowledge of a very high character. The leading, oldest established, and most popular concern in Louisville actively engaged in its pursuit is that of Messrs. L. D. Pearson & Son, whose large establishment is located at Nos. 220 to 224 Jefferson Street, between Second and Third Streets. None in the business stands higher, and none receives so large a share of recognition and patronage. This house was founded in 1848 by Mr. L. D. Pearson, a native of Shelby County, this state, who had removed to Louisville in 1831, when he had attained his twenty-first year. Later the firms of Pearson & Caudry and Pearson & King were formed, and in 1864 Mr. L. D. Pearson again became sole proprietor. He conducted the business alone until 1873, when he admitted as partner his son, Mr. E. C. Pearson, the firm name being changed to its present form. Owing to his advanced age, the senior partner has withdrawn from the active management of the business, which has since devolved upon Mr. E. C. Pearson. The premises utilized comprise a two-story brick building, having a frontage of 75 feet on Jefferson, and extending back to Green Street, together with an additional structure, 48x65 feet, used as stables, etc. The office and ware-rooms are spacious, neat and commodious, and a most complete stock is carried of everything in the funeral line. A fine assortment is displayed in coffins, caskets, and burial cases, shrouds, robes, and all such requisites. The fixtures are all in solid black walnut, and the rooms are neatly and appropriately fitted up. Eight assistants are employed, and the equipment of the establishment is first class in every respect. It comprises three fine hearses, two large and one small, twenty horses, carriages, hacks, coupés, and a number of wagons. Remains are prepared for burial, and embalming is practised according to the latest scientific methods. In this department Mr. Pearson is ably assisted by his brothers, Messrs. Geo. E. and L. D. Pearson, Jr., both of whom are graduates of Prof. Clark's School of Embalming. Orders are attended to at any hour of the day or night, and executed in the most expeditious manner, and any number of carriages are furnished at short notice. Interments are procured in any of the city or suburban cemeteries, and funerals are conducted in first class style and at lowest prices. The patronage is very large and of a first class character. Mr. Pearson is an influential member of the Kentucky and the Falls City Undertakers' Association. He is a member of the Commercial Club, a Mason of the thirty-second degree, a Knight Templar and a Royal Arch Mason. He was born in this city.

GRIFFIN & WINN, Clothiers, Etc., No. 338 West Market Street.—Few mercantile houses in Louisville can trace a history reaching back as far and furnishing such interesting historical recollections as that now conducted under the firm style of Griffin & Winn, clothiers, at No. 338 West Market Street. The business was founded by Mr. J. F. Griffin as far back as 1833, before the era of Kentucky railroads, the telephone and kindred innovations, the premises of the concern at that remote period being located on the old levee, now foot of Fourth Street. Removal was subsequently made to the southeast corner of First and Market Streets, which constituted the headquarters of the house for the following thirty years. In 1875 the founder of the house, Mr. J. F. Griffin, died, the business being carried on by his son under the firm style of J. F. Griffin & Son, and in 1883 the latter admitted Mr. A. F. Winn to an interest, when the existing firm title was adopted. Again, in 1886 Mr. George Griffin departed this life, and although the style of Griffin & Winn is still retained, the interest of the Griffin family is a silent one, merged in the personality of the widow of the late George Griffin. The premises now occupied are of ample dimensions and fitted up in a very elegant and attractive manner, which serves in a great measure to enhance the appearance of the clothing and furnishing goods which are offered for sale, and marked at very reasonable prices. Custom clothing to order forms a salient feature of the business, and a large stock of piece goods in cloths, cassimeres, and vestings is carried. Ten journeymen tailors and three polite and attentive salesmen are provided with constant employment.

Mr. Winn gives his personal attention to the business, and is ably maintaining the prestige which has ever attached to this time-honored and highly respected enterprise. He is a native of Lexington, and has been a highly respected resident of the Falls City for the past thirteen years.

KENTUCKY & INDIANA BRIDGE COMPANY; Offices, Kentucky Bank Building.—The development of Louisville's interests and facilities forms a bright record of enterprise, energy and exercise of sound judgment, and the city to-day has the deserved reputation of being the most progressive and powerful of any commercial centre in the south. This is very largely due to her splendid transportation facilities, and to aid which the magnificent Kentucky and Indiana bridge was constructed in 1886. The company was duly organized with a paid-up capital of \$1,700,000, Col. Bennett H. Young becoming the president, and to his indefatigable efforts is largely due the success of the bridge. The plans and construction of the bridge left nothing to be desired, and it was completed with the certainty that it was one of the most substantial structures of the kind in existence. In June, 1886, the foot paths and carriage-ways were opened to the public, and on October 16, 1886, the first passenger train was sent across with appropriate ceremonies; since then this great artery of trade and traffic has been driven with business, and is proving its usefulness more and more, as an indispensable factor in promoting the city's welfare. The bridge is one of the wonders of the world, and is a great engineering feat, its total length being 2453 feet, while it has two cantilever spans of 483 feet each. Five broad spans are built on the cantilever system, extending from Pier 4 to Pier 9, a distance of 1843 feet, thus rendering this the longest system of cantilever bridge construction in existence. The draw span is 370 feet in length, and can be opened or closed in three minutes, thus affording every facility to navigation. The cost of the bridge with its terminals was about \$3,700,000, and through it some of the most important railway connections in the country are made, viz.: on the Indiana side of the Ohio River, with the Ohio & Mississippi R. R. and Louisville, New Albany & Chicago R. R., and indirectly with the Jeffersonville, Madison & Indianapolis R. R. (St. Louis Air Line); on the Kentucky side the bridge connects directly with the Louisville & Nashville R. R., the Chesapeake, Ohio & Southwestern R. R. at Magnolia Avenue; at Fourteenth Street and Portland Avenue with the Jeffersonville, Madison & Indianapolis; at Thirteenth and High Streets with the Chesapeake & Ohio short route—an elevated road that runs for some distance along the river bank, and is used for the transfer of passenger and freight trains from one depot to the other. This also forms part of the famous Belt Line, largely built by the Bridge Co., popularly known as the "Daisy Route," and over which thirty-six passenger trains run daily between Louisville and New Albany, also from First Street to Parkdale, Ind., and the Daisy trains in fact control the best trade over this route. The company also operate the New Albany Belt and Terminal Railways, the New Albany and Portland ferry, and the New Albany Street Railroad. The Bridge is a great public highway, that has always done an enormous business, its first week's earnings being \$1,499.65, with a proportionate increase ever since. Its marked success reflects the highest credit upon the Board of Directors, which is composed as follows: Col. Young, who is also president of the Southern Railroad, now operated by the E. I. V. & G. R. R. line, secretary and treasurer; Mr. Charles P. Weaver, who was assistant postmaster under the Cleveland administration; W. S. Culbertson, St. John Boyle, J. W. Gaulbert, and J. W. Spindle. Col. Young has long been actively identified with the development of important corporate interests. His marked executive capacity and conservative methods specially qualify him for the discharge of the onerous duties devolving upon him. Mr. Weaver is a widely-known business man, while Mr. Culbertson is the president of the First National Bank of New Albany and a leading capitalist of that city. Col. Young is prominent in railroad circles, while Mr. St. John Boyle is one of the most eminent lawyers of the state; and vice-president of the Louisville Street Railroad Co. Mr. J. W. Gaulbert is of the well-known firm of Renslee, Gaulbert & Co. Mr. Spindle is a prominent lawyer, secretary of the German Vault & Safe Co. The Bridge is one of those great public benefits that has the loyal support of everybody, and its assured prosperity reflects the highest credit upon President Young and his associates.

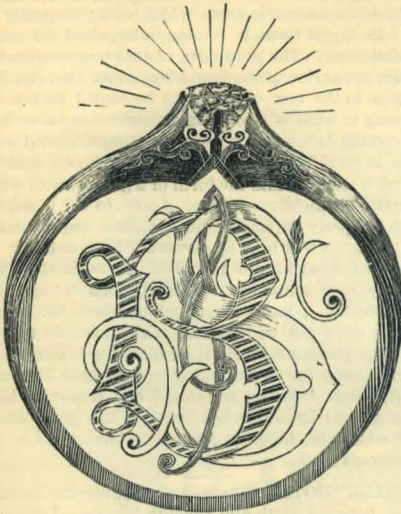
MASONIC SAVINGS BANK OF LOUISVILLE, No. 304 West Main Street.—The oldest, most popular and prosperous of Louisville's savings institutions is unquestionably the "Masonic Savings Bank," which has had such a long and useful career. It was established in 1804, being at first an institution whose membership was confined to Freemasons. Eventually in 1868 the stockholders decided to give it a broader field for its operations, and it was then reorganized under its present title, which, however, no longer signifies that it is a Masonic Institution, as it is open for the benefit of the entire community. It has had a remarkably prosperous career, and has had the benefit of the soundest and most conservative of management, its board of directors including several of the most prominent capitalists and business men of the city. Mr. Jacob Krieger, Sr., the president, is a respected and public spirited citizen, who has materially contributed to the development of Louisville and the comfort and welfare of her people. He is also the president of the East End Improvement Company, and is interested in other important enterprises. He is a native of Germany, where he was born in 1826, and was one among the thousands of the young men who participated in the revolutionary movement of 1849. They fought for liberty and true patriotic motives, and upon the failure of the movement he emigrated to America, first settling in Zanesville, Ohio; he subsequently came to Louisville, where he became connected with the present bank. Bringing to bear as he did special qualifications, he was noted for faithful and efficient discharge of every duty, and was promoted step by step, until elected president, and whose guidance is notably so equitable, able and satisfactory. He has the valued support of Mr. J. H. Egelhoff as cashier, long experienced in every detail of banking and finance, and universally popular. While the bank makes a special feature of savings accounts, it is also a regular bank of discount and deposit, and transacts a general banking business, receiving deposits subject to check; discounting approved bills (and handling very desirable lines of commercial paper); loaning on collateral; making collections on all points, including Louisville collections for out-of-town correspondents; buying and selling domestic exchange, issuing drafts, etc. The statement of the bank issued on January 1st, 1891, is of a very reassuring character. It shows total resources of \$1,808,580.85. Besides the cash capital of \$250,000 the bank has a splendid surplus fund of \$75,000, and an additional sum of \$12,296.84 of undivided profits. It is a popular favorite, both with those opening savings accounts and those having regular bank accounts, and its deposits amount to \$1,342,446.75. It has large and sure sources of income, its lines of bills discounted averaging \$1.-274.100, while it holds choice bonds and stocks worth \$174,202, call loans amounting to \$188,087, and real estate valued at a low estimate at \$40,607. The bank is a regular dividend payer, and "No. 45" just declared is of \$10,000. The bank is contemplating to double their capital, bringing it up to \$500,000, and we predict for the "Masonic Savings Bank of Louisville" an ever widening career of usefulness and prosperity.

JOHAN J. RYAN, Agent, Manufacturer and Dealer in Lumber, and All Kinds of Planing Mill Work; Office and Mill, Thirteenth and Rowan Streets; Yards, Main Street, Between Fourteenth and Fifteenth Streets.—Few lines of trade are better represented in this city than that to which Mr. John J. Ryan, manufacturer of and dealer in all kinds of lumber, devotes his time and attention, and few houses are better fitted to well and thoroughly represent this important industry than his. The business was established in 1883 by Messrs. McLure and Ryan, of which firm Mr. Ryan was a member, and through the energy and enterprise displayed by the partners, and their liberal and honorable methods of dealing, they at once built up a large and influential trade. Everything indicated a prosperous career for the new venture, when, unfortunately, the business premises were swept away by fire, and the firm had to suspend operations. In 1889 Mr. Ryan re-established the business alone, and the success which has since attended his efforts has been both large and gratifying. The business premises cover altogether an area of 160x200 feet in addition to the space taken up by the mill. The yards and sheds afford ample piling and storage room, and are provided with every facility for the prompt handling and shipment of lumber. The transportation facilities are unexcelled, the premises being in direct connection with every line of railway track that enters Louisville, thereby enabling Mr. Ryan to handle his lumber and the manufactured product of his establishment at a lower cost than many of his

competitors, and allowing to his patrons a corresponding decrease. The building used as a planing mill and sash and blind factory is two stories in height, and has a frontage of 50 by a depth of 200 feet. It is perfectly appointed throughout, and is fitted up with all the latest improved and most recently perfected wood working machinery, tools and appliances, driven by steam. A force of fifty skilled hands is employed in the various departments, and six double teams add to the completeness of the equipment. The range of production embraces the manufacture of sash, doors, blinds, newels, brackets, scroll work, window caps, and other interior finishings, as well as the planing, surfacing, ripping, bevelling, etc., of all descriptions of building materials and the making of mouldings. The best seasoned material only is used, and owing to its excellent facilities and superior plant, the mill can execute orders with promptness and at lowest prices. Mr. Ryan is a heavy purchaser in Alabama, Kentucky, Tennessee, Michigan, and Wisconsin, and has always on hand a heavy and comprehensive stock of rough and dressed lumber, hardwoods, yellow pine, western, Canadian and Norway pine, lath, and the finest brands of shingles, as well as posts, pickets, etc. A large stock of window and door frames is also on hand, from which orders can be immediately filled. The trade is of large proportions, and is steadily increasing. It extends throughout Kentucky and Indiana, and a large local business is transacted. Mr. Ryan was born in Virginia, and has been a resident of Louisville since he was six months old. He is a member of the Commercial Club, and one of our most enterprising young business men.

EQUITABLE LIFE ASSURANCE SOCIETY of New York; Louisville Branch, Corner Fifth and Market Streets; Roe & Lyon, Agents.—Life insurance now ranks among the great enterprises of the world, and is known among all people and classes. People can get life insurance for its actual cost from that reliable, wealthy, and famous corporation, the Equitable Life Assurance Society of New York, whose branch in Louisville under the energetic and careful management of Messrs. Roe & Lyon, is located at the corner of Fifth and Market Streets. The Equitable has had a phenomenal growth, and its total assets December 31, 1890, amounted to the enormous sum of \$119,243,744.47, and total undivided surplus of \$23,740,447.34. The new assurance written in 1890 was \$203,826,107.00, and the total outstanding assurance amounts to \$720,662,473.00. The Equitable has agencies in all parts of the civilized world, while all throughout the United States it does the "cream" of the business. In Louisville last year Messrs. Roe & Lyon wrote \$6,000,000 of assurance, covering the lives of many of the best known merchants, manufacturers, and capitalists, who thus signify their confidence in and appreciation of the corporation's excellent methods. Everything that is possible to be done has been accomplished for the advantage and conservation of the best interests of the policyholder. The Equitable issues a plain contract of assurance, free from technical conditions, and incontestable after two years. All policies as soon as they become incontestable are payable immediately upon receipt of satisfactory proofs of death, while at the same time it presents a popular and liberal form of semi-Tontine policy, which in effect forms a cash saving fund to the holder. This semi-Tontine policy affords perfect and constant protection to the family, and may be surrendered for cash with large surplus profits at the expiration of ten, fifteen, or twenty years, or may be continued for life on a most economical scale of payment. Old line life and endowment policies are also issued, so that the varying needs and conditions of those seeking insurance can all be accommodated by the Equitable. The officers and directors are gentlemen who are widely known in American financial and commercial circles for their executive ability, prudence, and honorable methods. The Equitable's offices in Louisville are spacious and handsomely equipped, and possess every convenience for the prompt despatch of business, the members of the firm each having their own private office, and there are also separate offices for the city manager, examiner, cashier, and solicitor. Messrs. Roe & Lyon, the agents and managers for Kentucky and Tennessee, are widely known in business circles for their promptness and sterling integrity. They are active members of the Commercial Club and Board of Trade, and are considered the best informed underwriters in the city. Mr. Lyon is one of Louisville's public spirited citizens, and has been a member of the School Board three terms. The society's offices in New York City are situated in the splendid Equitable Building, No. 120 Broadway.

BUSCHEMEYER & SENG, Diamond Setters and Manufacturers of Jewelry, No. 342 West Market Street.—Prominent among the leading manufacturing establishments in Louisville is the responsible and reliable concern of Messrs. Buschemeyer & Seng. It is an old-established house, and was inaugurated in 1865 by Mr. A. Rees, who conducted it with unvarying success until the time of his death in 1887. He was succeeded by the present firm, which is composed of Messrs. W. G. Buschemeyer, Jr., and Louis C. Seng, both of whom are thoroughly experienced in all branches of their art. As experts and authorities on all matters pertaining thereto they have no superiors and few equals in this section of the country, and have ably maintained the enviable position secured to



the house by their predecessor. The premises formerly occupied were located at the northeast corner of Fourth and Market Streets, but the rapid and steady increase and development of the trade in March, 1890, necessitated a removal to more spacious quarters, where its requirements could be more satisfactorily met. The firm now utilize second floor, 25x80 feet in dimensions, perfectly equipped with everything in the line of fine and improved machines, tools, and appliances known to the diamond setting and jewelry trade, and provided with every facility for the prompt and successful execution of the largest orders. Twelve skilled hands are employed, the partners themselves devoting their whole time and attention to the operations of the establishment. In the mounting of diamonds this firm brings to the work the taste and fine appreciation of color effects which give to the stones their full force and beauty. In the manufacture of gold and silver jewelry, they are noted for originality of conception, beauty of design, and artistic workmanship, which render their productions objects of admiration to the connoisseur and artist. General repairing is also promptly attended to, and there is nothing in the lines indicated that escapes the range of their work. They are widely known throughout the south, southwest, and west as a leading house in this line of trade, and are the recipients of a large and substantial patronage. Prompt and reliable in executing all commissions entrusted to them, strictly honorable in their business methods, and liberal in their dealings, they are highly esteemed in all trade and financial circles. The telephone call of the house is 1581-2. Mr. Buschemeyer was born in Germany, and has resided in this city since 1865. Mr. Seng is a native of Louisville.

HUGH STAFFORD, Manufacturer of Barrels, Etc., No. 1221 Reservoir Avenue.—It is but natural that in a section of the country of which Louisville is the receiving centre, where the distillation of whiskey, pork packing and kindred interests form the staple industries, that the manufacturing cooper fills an important niche in the sum total of her trade and commerce. In such connection we make due reference to the house of Mr. Hugh Stafford, manufacturer of barrels and all kinds of cooperage, than whom few, if any, in the Falls City section enjoy a higher reputation as a skilled exponent of his important industry. After work-

ing some years in the cooperage department of the old Atkinson Pork Packing Company, Mr. Stafford embarked in business on his own account in 1872, and has very deservedly met with a continuously prosperous career to date. His yards and mills at Reservoir Avenue, between Spring and Stone Streets, cover a ground area of 200x750 feet, and are equipped with the latest improved machinery, a railroad switch entering yard connected with the L. & N. R. R., and other admirable facilities for the advantageous prosecution of the business. Two hundred hands are employed at the Louisville mills, this large force being supplemented by a number of others. The product of the concern embraces whiskey, pork and lard barrels, bacon casks, ham tierces, half casks, half barrels, etc., and the trade, while immense with local distillers, is broadly distributed over the entire Union. Mr. Stafford is a native of Ireland, and ranks unquestionably as the leading expert in his craft in this section. He is ably aided in the conduct of this enterprise by his son, Mr. R. J. Stafford, who superintends the factory, and who has, so to speak, been conversant with the details of the trade since early childhood.

H. W. WILKES, Florida Land Broker and Deed Commissioner, No. 237 Fourth Street.—Florida, the most southern of all the states in the Union, is a peninsula projecting down between the Atlantic Ocean and the Gulf of Mexico. It was one of the first points on the Western Hemisphere visited by the early navigators, and given the name it now bears by Ponce de Leon. Its area comprises nearly 60,000 miles or 35,000,000 acres. It is some 300 miles long and 100 in breadth in the peninsular portion, and its peculiar position, its form, and ocean and gulf surroundings make it exceptional and unlike any other country lying in the same latitude. Its climate is delightful, both summer and winter, the trade winds of the Atlantic Ocean sweep over the land from east to west by day, and the returning cool winds from the Gulf of Mexico gently blow across the state by night and constantly purify and vivify the atmosphere, and preserve it from stagnation and sultriness. Florida is not wholly a land of orange groves and floral dells; on the contrary, it is known and has been proved by actual experiment that crops indigenous to all parts of America, excepting a few cereals, may be safely grown with less labor and care in their cultivation and production; besides, in many cases the soil can be replanted the same year. All the crops of the northern, middle and southern states, and in addition every variety of tropical and semi-tropical fruits and vegetables, and most of the best known medicinal and fibrous plants can be produced and yield large profits. Stock raising can also be carried on profitably, and in nearly all the counties are to be found herds of cattle which thrive in a manner satisfactory to their owners. The southern and central sections of the state are rapidly filling up with a good class of settlers attracted by the splendid climate and productiveness of the soil. Railroads are being pushed through to completion, and in various localities villages and towns are growing up, and many palatial hotels have been built, and taken altogether no state in the Union offers greater advantages, and where wealth and independence so surely and quickly reward the industrious and energetic cultivator, tradesman, mechanic, stock raiser, or speculator. Many desirable opportunities are now being offered in tracts of lands and farms in the central and southern portions of the state, which may be secured through Mr. H. W. Wilkes, of this city, who is the owner of a number of townships in Lee and other counties, and is also agent for lots in over 100 towns. Many industries besides the growing of oranges, lemons, and early vegetables for the northern market have been developed throughout the peninsula, comprising curing and packing of fish, manufacturing cigars, fruit evaporating and canning, jelly and preserve making, juice bottling, lime pickling, perfume and opium making, beef packing, tanning leather, alligator skins, etc. Extensive phosphate deposits underlie the whole of the western coast, and several companies are now actively engaged getting out enormous quantities, which finds a ready market. There is but one Florida and it should be remembered that it has the advantage of an unsurpassed climate, more regular and diversified rains, a greater diversity of products, a more easily worked soil, all of which is fast becoming recognized and taken advantage of. Mr. Wilkes also has timber, mineral, oil, natural gas, and phosphate lands in all parts of the United States, Mexico, and Canada for sale, and those seeking good paying, permanent investments in realty will find it to their advantage to write him.

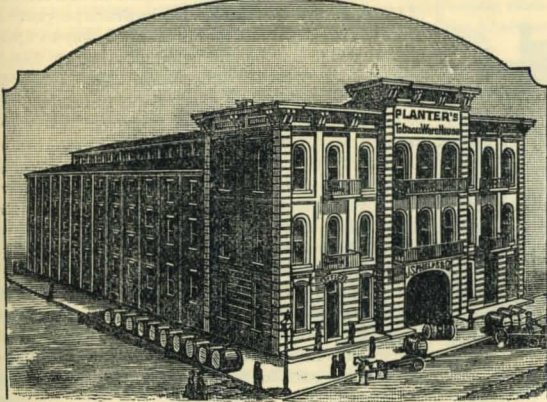
GERMANIA SAFETY VAULT AND TRUST COMPANY, Corner First and Market Streets.—During the past few years a class of institutions has sprung up in the United States, intended to meet the requirements of holders of property for its better protection during life, and its more certain and speedy transmission to heirs at death. Being corporations, they never die. In connection with these remarks, we desire to make special reference in this commercial review of Louisville to the reliable and progressive Germania Safety Vault and Trust Company, whose offices and vaults are located corner First and Market Streets. This company was incorporated July 22, 1889, under the laws of Kentucky, with an authorized capital of \$500,000, and already it has secured a liberal and influential patronage. The officers of this successful corporation include some of the most prudent, honorable, and able men in the business community. They are as follows, viz.: Adolph Reutlinger, president; T. W. Spindle, vice-president and manager; Albert Reutlinger, secretary and treasurer; W. H. Klooz, superintendent of vaults. The Germania Safety Vault and Trust Company acts as executor, administrator, assignee, agent, trustee, etc. It loans money on first-class mortgages or other good securities, collects rents, pays taxes, and manages real estate for owners on favorable terms. Boxes may be rented in its fire and burglar proof vaults at from \$5 to \$30 per annum. Persons desiring a safe investment for their money should call and examine the company's first mortgage real estate bonds, the payment of which is guaranteed by it. The vaults of this corporation are guarded day and night, and are impregnable to burglars and indestructible by fire. The company receives for safe keeping coupons and registered bonds, certificates of stock, deeds, mortgages, papers, jewelry, gold and silver plate, etc., giving certificates guaranteeing to depositors the redelivery of the deposit or the value of the same. It also keeps safely bulky packages, boxes, trunks, etc., at moderate rates. There are several rooms fitted up for the exclusive use of ladies, where securities can be examined with the same privacy as at home. The locks of all the boxes are different, and each renter holds the only key to his box. The accounts of each trust estate are kept separate on the books of the company, and the cash belonging to each is deposited in bank in a separate account kept for each estate. A thorough system of organization pervades every department, and the efficient and prompt manner in which business is transacted is in the highest degree creditable to the management. The office hours are from 9 A.M. to 4 P.M., and the telephone call is 1695-2.

LOUISVILLE COLD STORAGE CO., Warehouses, Nos. 228, 230 232, and 234 West Jefferson Street.—Ample cold storage facilities are to-day an essential requisite in all commercial centres, and one that the trade is interested in promoting. Were it possible to ascertain the loss from deterioration and decay on all perishable articles of food, drink, and other commodities requiring for their preservation a dry, cold atmosphere, the sum would surpass belief. In the end the consumer pays for such loss in the additional price he pays for the articles that are in condition to use. With cold storage facilities this element of enormous but otherwise unavoidable waste is to a great extent eliminated. A high authority asserts that "If this process of saving produce from decay had been known thirty years ago as well as it is to-day, there would have been enough produce saved to pay off the entire war debt of the United States." Another writer says, "The steamer and locomotive have made it possible for the residents of the west to get at all seasons the varied products of the United States and of foreign lands. A cold storage warehouse gives assurance that after these products have been brought here they will not be spoiled or wasted, but will remain in perfect condition till the moment when needed for consumption." It is a well established fact that a dry atmosphere is one of the most essential features in the preservation of food, even in a warm atmosphere, when dry meat will keep a long time. Water and vapor from melting ice will saturate with moisture the air of a refrigerating room; the damp air will absorb the odors of the various articles contained therein and communicate to each the odor of the other. This moisture in refrigerating rooms is directly productive of an offensive and unwholesome atmosphere. The system of the Louisville Cold Storage Co. produces an absolutely dry atmosphere at any temperature from zero upwards. Consequently there is no dampness in its storage rooms to cause any decay or odors. The system of distributing refrigerators from a central station has been in process of development for some time, and is now in practical, commercial operation in

several cities. The Louisville Cold Storage Co. with commendable enterprise is now introducing the system in this city, and will have some of its lines in operation this spring. The advantages of this system of refrigeration over the ordinary methods can scarcely be measured. The ice manufactured by this company is of superior excellence. Made from absolutely pure water, which is first filtered, then evaporated into steam, the gas is extracted by a special device, and the steam condensed into liquid form again. After this process it is again filtered and immediately frozen in thoroughly clean galvanized cans. No chemicals or injurious substances of any kind are used in or come in contact with the water—it is absolutely pure. The refrigerating agent used by the Louisville Cold Storage Co. is refined anhydrous ammonia from which every impurity has been eliminated. In liquid form it retains unimpaired its refrigerating qualities indefinitely. The producing of cold temperatures is accomplished by the expansion of the liquid into a gas, viz.: the liquid flows through a pipe to the box or room to be cooled, thence through a minute opening in what is known as an expansion valve into the expansion or cooling coils which is a system of pipes placed inside of the box or room to be refrigerated. When the ammonia enters into this expansion coil it expands into the form of a gas at about atmospheric pressure, producing an intense degree of cold, to wit, 28 degrees below zero. When properly expanded the gas from one pound of liquid anhydrous ammonia will take up about 500 heat units or three and one half times as many as one pound of ice, or in other words, one pound of anhydrous ammonia will do as much refrigerating work as three and one half pounds of ice and possesses the great advantage of giving a dry cold atmosphere, which ice does not. The ammonia gas, after passing through the expansion coil and accomplishing its refrigerating works by taking up the heat it is capable of carrying off, passes into the return coil and is carried back to the still room, absorbed by water, for which it has great affinity, and then by the necessary distilling process reconverted into liquid anhydrous ammonia again.

LOUISVILLE HOTEL, Thomas A. Mulligan, Manager, Main Street, between Sixth and Seventh Streets.—Louisville's leading hotel is a worthy namesake of the city, and is in every respect, the equal of any hotel in New York or elsewhere on the continent. This is due to the ability and energy of the management. As far back as 1833 this was the site of a hotel, having been under the proprietorship of Messrs. Drake & Haskell, and was always the leading fashionable hotel of the city. Eventually in 1883, the vast interests involved were duly capitalized, under the present title of the "Louisville Hotel Company," with a capital of \$250,000, held by prominent citizens. In 1886 the hotel was entirely remodelled and rebuilt—in fact dates from that period as a new, modern, and elegant establishment. The highest credit attaches to the ability and enterprise of the president, Mr. J. W. Henning, and to that of the popular young manager, Mr. Thomas A. Mulligan, who is a recognized expert in the difficult art of modern hotel keeping. The premises are of architectural beauty, most luxuriously furnished throughout. It is heated by steam, incandescent electric lights have been introduced, and there are two safety elevators. The floors and corridors are laid in fancy tiles, while the decorations are in the highest style of modern art. The offices are equal to anything in the metropolis of New York City, and the large sample rooms are favorites with commercial travellers. On the second floor are the magnificent parlors and reception rooms most elaborately decorated, and luxuriously furnished, and whose elegant balconies, brass railed, etc., set off the magnificence of these the finest drawing rooms in the south. There are 250 rooms, all light and airy, many arranged en-suite with parlor and bath, and which will readily accommodate five to six hundred guests. The elegant dining hall has a capacity of 250, and the kitchen is in charge of a distinguished chief, while Mr. Mulligan is a liberal and enterprising caterer. The house is the centre of fashionable travel in Louisville, and its rapidly filling registers contain the names of men prominent in leading circles. Mr. Mulligan is an able hotel man, and under his management, the hotel is a model of efficiency and comfort. Mr. Henning, the president of the Louisville Hotel Company, is a member of the prominent real estate firm of J. W. Henning's Sons, and is a respected and public spirited citizen. He is a director of the Louisville Cotton Mills, and is also connected with other important enterprises. The hotel is in every respect a credit to Louisville and the steadily developing prosperity afford the best possible proof of the excellence of the management.

J. S. PHELPS & CO., Proprietors of Planters' Tobacco Warehouse, Corner Eleventh and Main Streets.—Louisville justly claims to be the largest tobacco market in the world. The sales last year (1890) reached 144,612 hogsheads, of which there were 103,472 hogsheads of Burley tobacco and 41,140 of dark tobacco. This can be accepted as an authoritative statement, coming as it does from Messrs. J. S. Phelps & Co., whose business in this line is one of the largest in the state, and whose trade relations extend practically all over the world. The Planters' Tobacco Warehouse is the outgrowth of a business established in 1861 by Phelps, Caldwell & Co., which in 1865 became J. S. Phelps & Co., under which title it was incorporated in 1881, with a paid-up capital of \$150,000. Of this enterprising and honorable concern Mr. J. S. Phelps is the president, John H. Phelps vice-president, and J. S. Phelps, Jr., secretary and treasurer. The two last-named gentlemen are sons of Mr. J. S. Phelps. The mere record of dates as given, with the unbroken succession of interests during these thirty years,



is all that is necessary to be said on the character of the enterprise. The "wearing qualities" of a commission house are always its best eulogy. Thus the proprietors of the Planters' Tobacco Warehouse speak with the voice of experience and of authority when they frankly advise their constituency of the condition of the market and of the best methods of treatment, and the increasing business and solid standing of the firm is a proof of the confidence with which it is regarded, and of the respect paid to its utterances. The company occupies a fine structure at the northeast corner of Eleventh and Main Streets, which has a frontage of 80 feet and a depth of 200 feet. It cost upward of \$55,000, and was made necessary by the wreck of the former structure by the great tornado of March, 1890. "It is an ill wind that blows nobody good," applies to tornadoes as to lighter zephyrs, for the new structure has properties of light superior to that of any building in which tobacco is sold. The firm handled during 1890, 12,238 hogsheads. They do their own cooperage and employ from ten to twenty people. They have five large storage warehouses, as follows: Tenth Street, between Magazine and Broadway; Sixth Street, between Main and River; Third Street, between Main and River; North Street and Magazine; Twelfth Street and Ormsby Avenue. The combined storage equals a capacity of 5000 hogsheads. The sales, which are held daily, are attended by the leading manufacturers of the world. All tobacco is put in dry storage on receipt, and all returns are made immediately after sale. Four months' free storage is given, and all tobacco is insured, unless the firm is otherwise instructed. The firm has a right to claim that its experience is of the best; this knowledge is always at the disposal of those who entrust their commissions to Messrs. Phelps & Co., and the record of nearly thirty years is the best guarantee of personal care to the interest of the firm's patrons. Mr. J. S. Phelps is a stockholder and director in the Franklin Fire Insurance Company.

RENZ & HENRY, Drug Importers, Nos. 264 and 266 East Market Street.—One of the oldest established and most widely known wholesale and retail drug establishments in the city of Louisville is that of Messrs. Renz & Henry. It was founded in 1832 by J. H. Owens, to whom in 1852 succeeded the firm

of Owens & Sutton. In 1882 the present firm, composed of Messrs. F. J. Renz and F. A. Henry, became proprietors, and under their enterprising and effective management the already large business of the house has received an ever increasing development. The partners are duly qualified pharmacists and chemists of much ability and marked scientific attainments, as well as able and enterprising business men. Mr. Renz, who is a native of Jefferson County, Ky., is an influential and prominent member of the American Pharmaceutical Association, as well as of that of Kentucky. Mr. Henry, who was born in this city, is a graduate of the Louisville College of Pharmacy, and a member of the Louisville College of Alumni. The premises utilized are centrally located, and comprise a three-story double brick building, having a frontage of 37 by a depth of 108 feet, and well adapted for the purposes of the business. The firm are direct importers from first hands, and are enabled to place these goods before the public at prices with which no other firm can compete. The house are the proprietors and manufacturers of several well known and highly recommended proprietary remedies and chemical preparations, such as the Elixir of Three Chlorides, Tri Iodides, Helvas Soap, Ichthyol, and Owens remedies generally. In their well equipped laboratory they employ some twenty skilled and duly qualified assistants, all the operations of the establishment being personally superintended by the partners. These standard productions have long since acquired a valuable reputation for their purity, great efficiency, and harmless properties. The trade is both wholesale and retail, and orders of any magnitude can be filled at short notice. The firm handle the largest and best selected stock of drugs and chemicals south of the Ohio, and their house is the great source of supply for all the principal pharmacies in the southern and other states. They have a branch in New York City at No. 133 William Street, and many depots in the principal cities of the Union, besides keeping five travelling salesmen constantly on the road. The firm is an able and enterprising one, and a large contributor to the sum total of Louisville's business activity. Messrs. Renz & Henry are highly esteemed in all professional and business circles, and are deservedly popular with all with whom they have dealings.

LOUISVILLE AND EVANSVILLE MAIL LINE COMPANY, Nos. 176 and 178 Fourth Avenue.—The Louisville and Evansville Mail Line Company has a record for safe transmission of passengers and prompt and punctual delivery of freights and mails that may well be the envy of its rivals. The line was established in 1860 by Capts. W. C. Hite and Z. M. Sherley, experienced steamboat men, who laid the foundations of the present company deep and strong, their long experience enabling them to avoid many a trouble that had wrecked other companies. Some years ago both Capts. Hite and Sherley died, and the management of the steamboat line they had originated fell into the hands of the present company. W. W. Hite, son of the late Capt. W. C. Hite, is the president; D. A. Nesbitt, vice-president, and Louis Hite secretary. Mr. C. E. Hydes is the general freight agent at Louisville. The company's steamboats leave Louisville daily, except Sunday, and also leave Evansville every weekday. Four well built and completely equipped steamboats, with a well earned reputation for speed, carry freight, passengers, and the United States mail between these two points. These are the "City of Owensburg," the "Tell City," the "Carrie Hope" and the "James Guthrie." These are all officered and manned by experienced men, whose proud record is that during the whole period of the company's existence no one has lost his life on these boats. This is a magnificent record, for it should be borne in mind that a period of thirty-two years is involved in this statement, and a number of trips for each working day of that time, which the statistician may figure out for himself, and find worthy of study. Safety is the first essential, comfort the second. The passengers by the Louisville and Evansville mail line find that all the comforts and conveniences which have made American river navigation celebrated all over the world are here at hand, and the patronage the line enjoys is a proof that the travellers appreciate comfort when assured of safety. Mr. W. W. Hite, the president of the company, is also president of the firm of W. W. Hite & Co., dealers in steamboat and mill supplies; Mr. D. A. Nesbitt is connected with the wholesale dry goods business at Evansville. Mr. Louis Hite is vice-president of the W. W. Hite & Co. firm, and Mr. C. E. Hydes has held a position with the company for three years.

FARMERS' TOBACCO WAREHOUSE COMPANY, Corner Main and Twelfth Streets.—The vast tobacco trade of Louisville, leading that of the world, is very materially indebted for its solid prosperity to the magnificent facilities afforded by the "Farmers' Tobacco Warehouse Company," whose premises are the largest for storage and whose facilities for the handling, selling and shipping of leaf tobaccos are unrivalled. The company was duly organized and incorporated in 1880, and has had a deservedly prosperous career. It has a paid up capital of \$200,000, and does an enormous business annually. In 1888, in order to cope with the

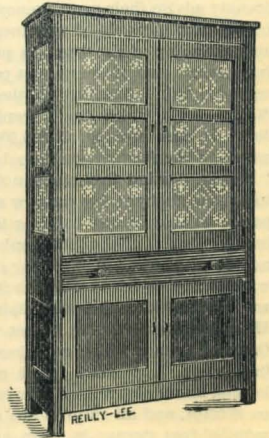


pressure of steady increase of trade, it completed its magnificent new warehouse, so desirably located on the southeast corner of Main and Twelfth Streets, and which for vast space, accommodations and handsome architectural appearance has no equal in the world. It is an ornament and a decided credit to Louisville, and presents a massive and most artistic front, with features of artistic beauty in treatment as novel as they are appreciated. The premises are three and four stories in height, with two lofty balconies running the entire length of the centre. The dimensions of the vast structure are 240 feet by 200, and the interior arrangements provide for the storage of over 7,000 hogsheds of tobacco. The company is the popular favorite with planters and buyers, and runs full all the time. Advances are made on consignments, while the liberal policy of the management is familiar to every grower of tobacco, for he is given four months' free storage on all his consignments here. The most thorough system of organization is enforced, under the able and experienced management of Mr. James E. Gorin, who has long been actively identified with the tobacco trade. The company holds daily auctions, and buyers are here, representing manufacturers all over the world, because every requirement for the best grades of tobaccos can always be met here. The care and method of the management please all, and it is a model concern in every department, reflecting the highest credit upon the board of directors, which is composed as follows: Messrs. James Clark, president; F. H. Wulkop, vice-president; W. N. Little, secretary; B. B. Bates, John Doerhoefer, Nicholas Finger, and J. L. Matthews. These are the names of large capitalists and respected citizens, and their identification with the company is alone a sufficient guarantee of its responsibility and certainty to afford satisfaction. From fifteen to twenty hands are employed in the warehouse, while in the handsome office of the company on the third floor a full staff of clerks is kept busy under the able supervision of Secretary Little. President Clark is a native of Scotland, long resident in Louisville, and under whose sound, conservative guidance the company has had such solid prosperity. Louisville has no feature of her commercial resources so valuable as her tobacco trade, and the Farmers' Tobacco Warehouse Company is worthily in the van of progress securing unparalleled facilities for handling the tobacco crops of the state.

WILLIAM KOPP, Manufacturer of Wardrobes, Safes, Tables, and Furniture Ornaments, Main Street, between Twenty-first and Crop Streets.—A prominent and representative manufacturing concern in this city is that of Mr. William Kopp, manufacturer of wardrobes, safes, tables, and furniture ornaments, on Main Street, between Twenty-first and Crop Streets. Mr. Kopp is a native of Germany, and has been a resident of this city for the past thirty years. He early applied himself to the acquisition of a thorough knowledge of this important branch of trade, and having mastered it in all its details under its leading exponents,

soon embarked on the business on his own account. In 1878 he established a furniture trimmings house, and met with such unqualified success that six years later he added a department for the production of kitchen furniture of all kinds. The result has more than justified the endeavor, and to-day Mr. Kopp is at the head of one of the finest equipped and most prosperous establishments in this section of the country. He utilizes for business purposes a piece of ground 131x200 feet in area, eligibly located, and on which has been erected a two story frame building, 131x80 feet in dimensions. The factory is perfectly appointed in every department, and is fitted up with all the latest improved and most modern machinery, tools and appliances known to the furniture trade. A 48 horse-power engine of modern make and pattern supplies ample power, and employment is given at all seasons to over sixty skilled and experienced hands. Mr. Kopp is in the fullest sense of the word a thoroughly practical man, for whom the industry has no secrets, and personally he superintends every department of his large establishment. Possessing an intimate acquaintance with the needs and requirements of the public, he produces goods that for intrinsic value and excellence of workmanship cannot

be surpassed by those of any rival concern. Only the best seasoned materials are used in their construction, and an idea of the magnitude of his operations can be obtained from the fact that he annually consumes over one and one half million feet of seasoned poplar, and that his sales for the same period are between ninety and one hundred thousand dollars. Furniture ornaments and trimmings still form an important feature of his output, but the greater bulk thereof is in kitchen furnishings of all kinds, such as china closets, cupboards, wardrobes, ice safes and refrigerators, tables, etc. His goods commend themselves to the trade wherever introduced, owing to the favor with which they are received by housekeepers and others to whom their usefulness more particularly appeals. Every facility is at hand for the prompt and satisfactory execution of all orders, while in the matter of prices, the lowest consistent with the value of the articles rule. The field covered by his trade is extensive, and covers Kentucky, Indiana, and all states south to Mississippi, and southwest to Texas, and ere long his goods will be known throughout the entire United States, as they are not equalled by those of any other manufacturer. The business is still rapidly growing, and the success achieved by Mr. Kopp is as gratifying as it is well deserved. He is a popular and influential business man and citizen, and has earned an enviable reputation for the honorable and liberal methods which mark all his dealings. His financial standing is of the best, and his personal popularity is as great as his business success. Mr. Kopp is a member of the Liederkrantz, and a leading and representative citizen of Louisville.



C. FLETCHER BENNETT, Manufacturer, Importer, and Dealer in Diamonds, Watches, Clocks, Jewelry, Silver and Silver Plated Ware, Optical and Fancy Goods, No. 509 Fourth Avenue.—There is something peculiarly attractive about a business house of great age—a house founded before the generation who are now its patrons and friends were born, and that from first to last has possessed the respect, confidence, and favor of the same community, fathers, sons, and grandsons. Such an establishment is that of Mr. C. Fletcher Bennett, which has been under his control since 1848 and which dates its foundation from 1818 having been originally established by Mr. Henry Fletcher in Lexington, Ky., and removed in 1830 to this city to No. 153 Main Street, where the business was carried on for a period of forty-four years and removed in 1871 to No. 76 Fourth Avenue. Here it was found that the facilities were inadequate to meet the demands of the steadily growing population, and in 1876 a removal was made to the very handsome, desirable premises now occupied at No. 509 Fourth Avenue. Mr. C. Fletcher Bennett, who was born in Massachusetts, had been in the employ of Mr. Henry Fletcher, his uncle, many years, and in 1848 became associated with him as a partner, and as Fletcher & Bennett the business was conducted until 1866, the date of the death of Mr. Fletcher. For a period of three years he conducted and managed the business, when he bought out the interest of his uncle's estate and has since continued it with his son, Mr. Henry F. Bennett, as manager. The store, one of the largest, finest, and most popular in the city, has a front of 25 with a depth of 100 feet. It is neatly fitted up with hardwood fixtures, cabinets, and counters of a pleasing design and plate glass show-cases, and contains all the modern adjuncts, and in its appointments and arrangement is without doubt the most attractive among the many fine business establishments on Fourth Avenue. The stock is large and varied and has been selected with unusual care expressly for a critical and fastidious custom. The goods are all new, and conspicuous for delicate beauty and splendid, artistic workmanship. The assortment of jewelry is very handsome and embraces all the new styles that have been made popular by the decrees of fashion, also diamonds and gems of purest ray serene in various settings, gold and silver watches of both American and European productions, clocks of every description, silver and plated ware, including everything for the appointment of the table, bronzes, fancy goods, spectacles, eye glasses, optical and fancy goods and novelties embracing a wide range of articles of utility and ornament eminently suitable for wedding presents and gifts for all occasions. Careful attention is paid to repairing and the work executed with skill in the best and most substantial manner. Mr. Bennett's opportunities for obtaining the choicest and best goods and all the latest European and American novelties are unsurpassed, and he can always offer the best inducements to customers and fully guarantees the goods to be strictly as represented. Mr. Bennett is one of the oldest among the esteemed, respected business men and residents of the Falls City. He is seventy-six years old, hale and hearty, and enjoys a well-earned prosperity and the regard and consideration of a wide circle of warm friends and many acquaintances. His son is a gentleman in middle life, a practical jeweller, and was brought up in the business with his father. He is popularly known and enjoys the unbounded confidence of all having dealings with the house. Mr. Bennett manufactures, imports, and deals in everything in his special line of business, and was the first to introduce plate glass, silver mounted show-cases in Louisville, which he did many years ago. His store is now well supplied with these necessary adjuncts, and is lighted at night with electricity, and contains every modern improvement.

HIGGINS & BRO., Manufacturers of and Dealers in All Kinds of Leather and Shoe Findings, Boot, Shoe, and Gaiter Uppers, No. 523 West Main Street—Few branches of commercial enterprise have received such wonderful development as the leather trade. The manufacture of boots and shoes alone forms one of the largest staple industries of the country, in which is invested a vast amount of capital, and furnishes steady employment to hundreds of thousands of wage earners. One of the most successful and responsible houses in Louisville engaged in the wholesale leather trade is that of Messrs. Higgins & Brother. It is an old established concern, its inception dating back to 1844, and its history has been an unbroken record of success and prosperity. Its history, in fact, has been that of the leather trade of Louisville. In 1880 the present firm, composed of Messrs. F. S. and William Higgins, succeeded to that of

J. H. Ryan & Co., and under their able and enterprising management has increased to much greater proportions. They occupy a three-story building with basement, 25x200 feet in dimensions, systematically arranged throughout. The firm are manufacturers of and dealers in all kinds of leather and shoe findings, and the output of the establishment is very large. The factory is fully equipped with all the latest improved machinery known to the trade, power being supplied by a gas engine of modern pattern. From twenty to twenty-five skilled operatives are employed, and none but the best materials are used. The aim of the firm is to put on the market goods unexcelled by the product of any other house in the trade, and that this aim has been attained is testified by the great demand that exists for their goods. The trade is exclusively wholesale, and extends throughout the southwestern, western, and southern states. Two travelling salesmen are employed, and orders are promptly and carefully filled and shipped. Owing to the unrivalled facilities of the firm, they are enabled to offer to the trade advantages and inducements as few other houses can. The prices quoted are always the lowest market rates, while they have earned an enviable reputation for strict integrity and honorable, liberal business methods. Both partners are natives of Ireland, and have resided in Louisville since their childhood. They are young and enterprising business men, full of push and energy, and are highly esteemed in the community. They are members of the Board of Trade and of the Commercial Club.

B. H. HURT, Distiller and Wholesale Whiskey Dealer, No. 101 Main Street.—One of the leading representatives of the wholesale whiskey trade, and whose enormous trade is developed strictly on the basis of highest standard of purity and quality, is that of Mr. B. H. Hurt, successor to Messrs. Pearce, Hurt & Co., of No. 101 Main Street. It is a sufficient announcement to the general public to state that he is the proprietor of the famous "Early Times" distillery, located so desirably in Nelson County, Ky., and whose brand of sour mash whiskey is conceded by experts to be the finest in the market. The present business was established in 1870 by Messrs. Thomas, Mayer & Pearce, succeeded by Thomas, Pearce & Co.; and thus continuing until 1884, when the co-partnership of Pearce, Hurt & Co. was formed and eventually succeeded by Mr. B. H. Hurt, the present sole proprietor, who is a man of the soundest judgment, and has the best and most complete facilities at command for supplying the trade with the purest and full flavored natural hand-made sour mash and Bourbon whiskeys. He has developed a trade of enormous magnitude, selling to leading jobbers all over the United States, and requiring the services of a large staff of salesmen on the road. The "Early Times" Distillery Co. is rightly named, it being the oldest distillery in the United States, dating back as it does to 1776. There has been added to the distillery only such modern improvements as will facilitate the mashing of the grain without changing the old style of distillation. It is located near Bardstown, Nelson County, Ky., in the most desirable region for securing grain and water that distills a whiskey superior to any other in the world. The opinion of experts is that "Early Times" sour mash, mellowed with age, is the finest old whiskey on the market, and possesses remarkable tonic properties. Its fine natural flavor and absolute purity render it specially desirable for medicinal use, and it is strongly recommended and prescribed by physicians in their practice. For fine bar and household trade "Early Times" whiskey maintains the lead, and the distillery is run to its full capacity of 3000 barrels annually in order to keep up the warehouse stocks. Mr. B. H. Hurt is largely interested in the S. P. Lancaster Distillery, which was established near Bardstown, Ky., in 1850, and early developed the highest of reputations for its whiskeys. Trade grew steadily, and in 1888 the present firm of Lancaster & Co. was formed, the copartners being Messrs. R. B. Lancaster, George Pearce, and B. H. Hurt. They have rendered the distillery a model one in every respect, and it has a capacity of 6000 barrels annually of the justly celebrated "S. P. Lancaster Whiskey," goods that are made in the best manner from selected grain and clearest of Nelson County, Ky., water, thus securing the purest of liquor, possessing to the fullest all the renowned properties of flavor, mildness, and absolute perfection for bar or medicinal purposes. Mr. Hurt is doing a large trade in the above whiskeys, and jobbers who are desirous of carrying whiskeys that are bound to give satisfaction should place orders with this old-established and responsible house.

WINN & LANGAN, Merchant Tailors, Corner Fourth Avenue and Green Street.—The Falls City has long been noted for her energy and enterprise, but in few branches of business activity has greater progress been made than in the art of merchant tailoring. This fact is at once and conclusively demonstrated to any one who steps into the establishment of Messrs. Winn & Langan and inspects the new, vast, and valuable stock carried by this reliable and enterprising firm. The most complete assortment of foreign and domestic broadcloths, cassimeres, diagonals, meltons, tweeds, suitings, worsteds, and vestings will be found in this magnificent store. The productions of the most famous looms of the world are here represented in endless variety and the most desirable and latest fabrics, styles, and patterns, and a practical test of this firm's productions will give the most fastidious customer an opportunity to realize the exquisite fit, elegant finish and superior workmanship of all garments leaving this establishment. The present firm of Messrs Winn & Langan is composed of gentlemen who combine vast experience, trained business energy and excellent taste and judgment, who have built up in the short space of four years a large and permanent trade among our best people. Their patronage is equal to any one of their competitors, second to none, and covers the city as well as the south and southwest. Mr. M. J. Winn, the esteemed head of the house, is one of Louisville's best known citizens, and is in every sense of the word a business man, full of push, sound judgment, and sterling integrity, and thoroughly informed of the demands of his customers and the changes in his trade. Mr. E. J. Langan, his partner, is the practical and most accomplished master of every detail in the art of tailoring, and ably seconds Mr. Winn in those efforts which, since the date of the establishment of the house in 1887, have been so signally successful and have compelled the firm to remove on June 1st to their present central location at the northeast corner of Fourth Avenue and Green Street, the retail business centre of the metropolis of Kentucky. In another part of the work will be found a handsome illustration showing a view of the solid and magnificent building occupied by this progressive firm. It is safe to say that this store is the finest in the whole south devoted to the interests of the merchant tailor business, and its interior decorations and superior facilities for the display of the various fabrics equal those of the most fashionable tailoring parlors in New York City. Ample room, excellent light, perfect arrangements and most elegant fixtures make the visitor welcome here and enable him to make his selection under surroundings and circumstances which are pleasant, cheerful, and impressive as to the high standing of the house. No expense has been spared in this respect, and the genial and courteous proprietors will always be found ready to guide the visitor in his purchases. The attained success of this firm has surpassed all expectations and is the best proof of the high standard of their goods. The materials, fit, and finish are unexcelled, and the charges are based on a scale of moderation, considering the superior workmanship. Some thirty skilled and experienced journeymen are employed, and the pay-roll in wages amounts from \$20,000 to \$25,000 annually, a splendid showing in the career of a young business house. Two energetic travelling salesmen are constantly on the road watching the interests of the firm throughout the south and southwest as far as Texas, steadily extending and increasing their trade from place to place and making the house a favorite among the best and most critical judges of good clothes. A special feature of the house is the sending out of rules for self-measurement and of large lines of samples to those who are unable to call. An application in this direction is promptly and cheerfully responded to by return of mail, and orders given in this way receive the same careful attention and liberal treatment as to prices, etc., as those given in person at the store. No distinction is made and perfect satisfaction is guaranteed in every instance. Messrs. M. J. Winn and E. J. Langan are both young men, highly esteemed in commercial and social circles, and fully deserve the remarkable success they have achieved. Their present business loudly testifies to their ability, enterprise, and integrity, and strongly justifies the hopes of permanent and increasing prosperity in the future on the substantial basis of fair dealings, honorable treatment and public spirit.

WH. REDIN, Architect and Builder, No. 420 West Main Street.—This gentleman was born in England, and in his youth applied himself to the study of art, acquiring a proficiency which has resulted in a long and useful

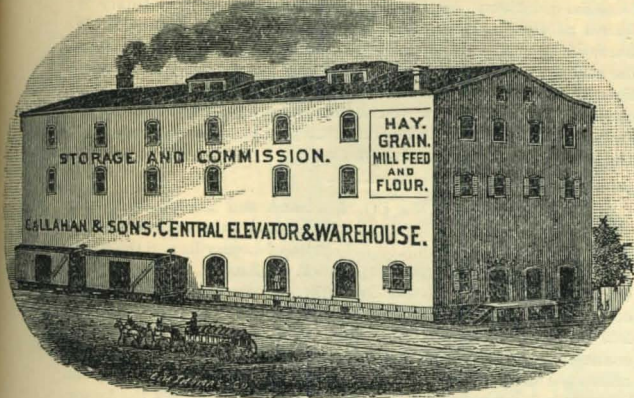
professional career. Not satisfied with the purely artistic side of the profession, he also mastered the science of the builder in all its branches, and gained a thorough practical knowledge of building, making the architecture of churches his especial study. He removed to this country several years later, when he established himself in business as an ecclesiastical architect and builder, achieving great success. He subsequently took up his residence in Oldham County, and continues to practise his profession in Louisville, where he had designed and built the beautiful College Street Presbyterian Church. He has designed and superintended the construction of, and in some cases himself built, many of the noblest structures of this character in the southwest: notably the College Street Presbyterian Church, already referred to, Calvary Church, Grace Church, Christ Church, Presbyterian Church at Springfield, Ky.; St. James' Church at Pewee Valley; the Insane Asylum at Anchorage, Ky.; Cave Hill Cemetery, St. Anthony's Catholic Church, the John P. Morton Church Home, all in this city, and many others. He has also designed and erected many of the finest dwellings which ornament the avenues and streets of Louisville. He can place more skill and experience, both from a business and constructive point of view, at the service of his patrons, both on account of the special advantages the construction of these buildings has given him and his inherent architectural genius, than any other member of the profession. He is at all times prepared to conceive designs and prepare drawings and specifications which thoroughly represent every detail of the work contemplated, while his fees are in every case moderate. His contracts are carefully prepared, and he brings the skill of long practice to his work, as well as promptness, intelligence, zeal, and a single and vigilant regard for the interest of his clients. Mr. Redin is an able, conscientious, and strictly honorable gentleman and business man, and is held in high regard by the entire community. He is a prominent member of the Louisville Chapter of Architects.

COLGAN & McAFEE, Manufacturers of Colgan's Taffy Tolu, Corner Tenth and Walnut Streets.—This business has been in successful operation since 1873, when it was established by Mr. John Colgan, a practical pharmacist of many years' experience, who had previously owned and conducted a popular drug store at Tenth and Walnut Streets, and from small beginnings the present flourishing business has grown, which is steadily increasing in magnitude and importance. About ten years ago Mr. James A. McAfee became a partner in the business, and in 1890 it was found necessary to sell out the drug business in order to give their undivided attention to the enormously increasing demands of the chewing-gum business. Messrs. Colgan & McAfee have since devoted their time exclusively to the manufacture of Colgan's Taffy



Tolu Chewing Gum, by which name it is known to the trade, and supplies a demand which comes from all parts of the United States and Canada. The demand is fully equal to the supply, and business is brisk and active. Messrs. Colgan & McAfee also make a specialty of pulverizing sugar for confectioners' and table use, and turn out a barrel of this product every forty-five minutes. The copartners are both native Kentuckians, gentlemen in middle life, and well and favorably known in this community for their liberality and public spirit, and the active interest they take in fostering and promoting every enterprise tending to the advance and conservation of the material welfare of Louisville. Mr. Colgan is a member of the board of directors of the Louisville Savings Co., and also a director of the Vance Land Co. Mr. McAfee is a veteran pharmacist, and prior to locating in this city was engaged in that business at Lebanon. He has been here upwards of a quarter of a century, and is actively identified with real estate operations. Messrs. Colgan & McAfee, besides supplying a heavy demand for Colgan's Taffy Tolu Chewing Gum from all parts of the United States, and Canada, fill orders from Australia and other parts of the world.

CALLAHAN & SONS, Storage and Commission, and Dealers in Hay, Grain, Mill Feed and Flour, Corner Fourteenth and Magazine Streets.—Among the many and diversified commercial interests of Louisville none occupies a more important position than that so ably represented by the house of Messrs. Callahan & Son, storage and commission dealers in cereal products, hay, feed, etc. The foundation of this house dates from 1851, when operations were commenced by Mr. Callahan as a dealer in groceries, flour, feed, etc., and from small beginnings it has grown to its present magnitude and importance. In 1880 he purchased the



building now occupied, took his sons, Mr. Jas. E. and Mr. C. H. Callahan, in partnership, and at once commenced to remodel the premises and fit them up with the latest and best improved modern appliances for conducting operations on a large scale. The building is four stories in height, substantially constructed, and has dimensions of 55x200 feet. It is known as the Central Elevator and Warehouse, and has a capacity for receiving and holding 300 carloads of grain, besides flour, hay, feed, etc. The elevator is operated by steam power, and a number of workmen kept constantly employed about the premises. A side track connecting with all the railroads centering in the city runs alongside the building, and every convenience is at hand for receiving and storing consignments, and disposing of and making shipments to any part of the country. The business connections of the house extend throughout all the adjoining states and the west, and heavy transactions are effected through the south. Carload lots of grain, flour, mill feed, hay, etc., are received and kept on storage or sold promptly, the Messrs. Callahan through their influential connections always being in a position to effect sales and realize the highest market value. Business is active and brisk and the operations of the house are being extended each succeeding year. Mr. Callahan, the head and founder of this now extensive and flourishing business, is a native of Indiana but has resided in Louisville since he was a child, and from early manhood has been actively identified with business affairs. He has always been successful, and as a merchant and citizen takes a great interest in every movement tending to the advance and conservation of the material welfare of the city. He is a member of the Board of Trade, and sustains a high reputation in financial and commercial circles. His sons and copartners, Mr. James E. and Mr. C. H. Callahan, are both natives of Louisville, members of the Board of Trade, and as business men have a wide reputation and enjoy the esteem of all having dealings with the house.

LOUISVILLE SPOKE COMPANY, P Street, South Louisville.—One of the great leading industries of this city is the manufacture of spokes and bent work, as conducted upon such an extensive scale by the Louisville Spoke Company. The concern was originally incorporated in 1880 as the "Southern Wheel & Handle Company," with headquarters at Owensboro, Ky. In 1885 the company was reorganized under the present title, and removed to Louisville. Here, under the able presidency of Mr. George L. Danforth, the company has developed a trade of great and growing magnitude, and is recognized all over the world as producing the finest grades of best finished spokes, rims, bows, sawed gearing, shafts, poles, etc. The firm has a capital of \$100,000, and its officers are Mr. George L. Danforth, president; Mr. A. L. Schmidt, vice-

president; Mr. Grant Green, Jr., secretary and treasurer; and Mr. J. W. Von Behren, manager. Mr. Danforth is head of the prominent insurance firm of J. L. Danforth & Co., and brings to bear special qualifications for the executive management of the company. Mr. Schmidt is a prominent capitalist of Louisville, and is the president of the First National Bank. Mr. Grant Green, Jr., secretary and treasurer, is ex-cashier of the Clay City National Bank, of Clay City, Ky. Mr. Von Behren was formerly superintendent of the Logansport Manufacturing Co., of Logansport, Ind. Mr. Von Behren started selling spokes for this company, and is now their superintendent, and thoroughly understands every detail of the business. The company owns a tract of eight acres, situated conveniently on P Street, between First and Second Streets, in South Louisville. Here are spacious buildings fully equipped with improved lathes and other wood-working tools run by a 120 horse power engine, and affording steady employment to upwards of one hundred hands in the manufacture of oak and hickory wagon, cart and carriage wood stock, single trees, neck yokes, double trees, wheel rims for single and double carriages, buggies and wagons, wagon poles, buggy and carriage poles and shafts, sawed wagon gearing, felloes, and wagon wood stock of all kinds. They have unrivalled facilities for securing the choicest white oak and hickory timber, having direct connections with the adjacent timber districts of Indiana, Kentucky and Tennessee, and also splendid shipping facilities both by river and rail, there being a private switch into their yards that connects with all the railroads entering Louisville. The company offers the most substantial inducements, both as to price and quality of spokes and bent stuff. It has the most improved machinery in existence for the manufacture of spokes, and can give satisfaction to the most critical. Mr. Green, the popular secretary and treasurer, is an able young business man, and has charge of the office and finances, while Mr. Von Behren devotes personal supervision to the factory, and the company is in every respect the leading one in its line.

HENRY GAUSS, Proprietor of Highland Pharmacy, Northwest Corner of Highland and Baxter Avenues.—That a well equipped pharmacy conducted with skill according to modern ideas is a great convenience to a community, is too palpable to admit of doubt. In this city, among the many establishments of this character, it is very safe to say that none are better equipped or more ably conducted and managed than that of Henry Gauss, Ph.G., known as the Highland Pharmacy, situated at the northwest corner of Highland and Baxter Avenues. The business had its origin in 1881 and was established by Mr. F. Bender, Mr. Gauss succeeding him ten years after. Under his administration many needed improvements have been made in the store, which is unquestionably the best arranged and most attractive in the section in which it is located. He has just put in a stock of new, fresh medicines of standard strength and purity, and is conducting the business with that thorough knowledge and skill his experience enables him to exercise. He has also a full assortment of pharmaceutical specialties and tinctures, patent medicines, essences, extracts, etc., and a splendid assortment of imported and American perfumes, toilet requisites and fancy goods, also mineral waters, chamomile skins, dyes, and druggists' sundries generally, together with bandages, trusses and surgical supplies. The goods are all new and have been carefully selected, and will be found exactly as represented. The prescription laboratory is under Mr. Gauss's own immediate supervision, and physicians' and family recipes are filled with promptitude and accuracy from reliable drugs and chemicals of such well known manufacturers as Squibbs, Mercks, and others of like reputation. Popular prices prevail, and a brisk business is done, and besides the patrons left him by his predecessor, he is rapidly adding many new ones. Mr. Gauss is indefatigable in his efforts to please, and is winning success by deserving it. He is a young man, a native of Indianapolis, a graduate of the Louisville College of Pharmacy, a licentiate of the State Board of Pharmacy. He is polite and attentive, and is assisted in the conduct of his business by clerks who are college graduates and well versed in all that pertains to compounding and dispensing medicines correctly. Night bell calls receive prompt response, and calls by telephone answered at once, and medicines will be sent to any part of the city. English and German are spoken. The telephone call is 457-4. Mr. Gauss keeps a full stock of paints, oils, glass, etc. He sustains a high reputation in this community and is well known as an accomplished pharmacist, and is a gentleman in whom the most implicit confidence may be placed.

JNO. G. ROACH & CO., Distillers, Fine Sour Mash Whiskies, Nos. 100 and 102 East Main Street.—Without question the great distilling interests of Louisville and the state of Kentucky take front rank, and her whiskies are the delight and the solace of the American public. One of the leading representatives of the above interests is the old and enterprising firm of Messrs. Jno. G. Roach & Co., with headquarters at Nos. 100 and 102 East Main Street, and at Uniontown, Ky. The business was established in 1869 by the firm of Grove, Roach & Co., thus continuing until 1876, when the present copartnership was formed under the existing and familiar name and style. The business has developed upon the direct basis of demand and supply to proportions of great magnitude, and the firm's brands of "Old Log Cabin," "Bel Air," and "Rich Grain" hand-made sour mash whiskies are deservedly famous alike for their purity, delicate flavor, smoothness, and ripened, fully matured condition when placed upon the market. The firm own and operate three first-class distilleries. The "Old Log Cabin" distillery is situated in Louisville on the river front, and includes an extensive three-story still house and a four-story warehouse that will hold 20,000 barrels. It has a complete modern outfit, and with a capacity of some 600 bushels of grain a day, is turning out the choicest of handmade sour mash whiskey, in demand all over. The "Bel Air" distillery is situated near this city, and also has a large three-story still house, and an extensive warehouse that will store 17,000 barrels. It has a capacity of 600 bushels of grain per day. The "Rich Grain" distillery is one of the best arranged and equipped in the United States. It is situated at Uniontown, Ky., and comprises a substantial two-story still house, a large three-story elevator, and immense two-story warehouses, readily accommodating 31,000 barrels. This distillery has a capacity of 1000 bushels of grain per day, and produces a sour mash whiskey of remarkable purity and exceptional mildness and delicacy, yet having the finest tonic properties. The splendid limestone water, and the select, rich grain, rye and corn grown in this state are there brought together with such skill and care as to secure the finest whiskey ever produced, and the firm are meeting with an annually enlarging demand for their goods, both from the regular jobbing and wholesale druggist trades, and wherever once tested, "Log Cabin," "Rich Grain" and "Bel Air" whiskies are always thereafter preferred. The trade extends all over the United States, from Boston on the north and east to San Francisco on the west. The firm justly prides itself on the enviable reputation enjoyed by its whiskies, which meet the requirements of the expert and of the most refined palate. Mr. Jno. G. Roach was born in Green County, Ky., and has been actively identified with the distilling interests of Kentucky from youth up. His progressive enterprise is proverbial, and he is a popular and public spirited citizen. He has other important interests, being a stockholder in and director of the Union National Bank, and of the Louisville Insurance Company, and capably discharging every duty devolving upon him. Mr. Charles P. Graves was born in Lebanon, Ky., and was actively connected with the house prior to becoming a partner; so was Mr. John T. Barbee, who was born in the southwestern part of the state. The firm has just those elements in the highest degree that insure success in this difficult branch of skilled industry. Equity and integrity characterize their every transaction, and jobbers seeking reliable sour mash whiskies to handle will do well to place orders with this honorable old house.

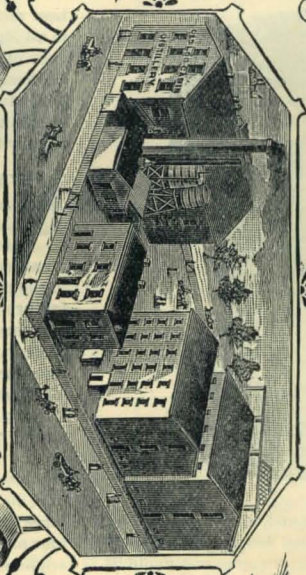
BANK OF KENTUCKY, Nos. 241 and 243 West Main Street.—The principal financial institution of this state and of this city is the Bank of Kentucky, which has ever retained the confidence and patronage of leading business circles, and which under its sound and conservative executive management has accumulated resources and assets far in excess of any other institutions of the kind. The bank was incorporated in 1834, and has always held a representative position in the financial circles of the state. It stands to-day an embodiment of those sound and legitimate methods that alone render a bank secure from the fluctuations of the money market, and the depressions of commercial crises. Its last annual statement is remarkably gratifying, showing total resources of \$4,333,238. The bank has a cash capital of \$1,645,100, and in addition has accumulated the magnificent surplus fund of over \$1,000,000. It has deposits of \$1,247,833, and is a popular depository with corporations, firms, and individuals. The bank has large income earning sources, and has always been noted as a steady and liberal dividend payer, the last semi-annual dividend amounting to \$77.704. It has a branch at Frankfort, Ky., and is a duly authorized state deposi-

tory. The success of the Bank of Kentucky reflects the highest credit upon the board of directors, which is composed as follows: Messrs. John M. Atherton, A. Hite Barret, John K. Goodloe, Thomas L. Barret, John A. Carter, Howard M. Griswold, Henry W. Barret, W. H. Dulaney, and George W. Morris. These are the names of representative citizens, capitalists of the highest standing, whose abilities and experience specially qualify them for guiding such a large financial institution as this. Mr. Thos. L. Barret, the president, gives close attention to the guidance of the bank. He is a vigorous exponent of the soundest principles governing banking and finance, and has become recognized as a leading authority on all financial questions. He has the valued support of Mr. Henry W. Barret as vicepresident, who is the head of the firm of H. W. Barret & Co., manufacturers of Kentucky jeans. Mr. E. W. Hays, the cashier, has held the office for many years past, and is exceptionally able and competent, while Mr. D. W. Gray is the assistant cashier. The bank has proved of the utmost advantage to Louisville and the state, and now, in its sixty-fifth year of existence, is stronger and more flourishing than ever before.

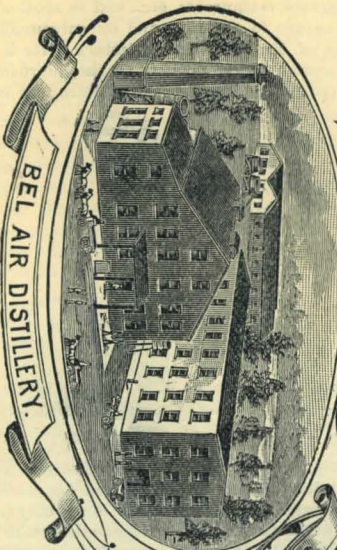
AINSLIE, COCHRAN & CO., Founders and Machinists, Corner Tenth and Main Streets.—The leading representative of the foundry and machinist industries of Louisville and the southwest is the famous corporation of Ainslie, Cochran & Co., whose immense works are so centrally and conveniently located at corner of Tenth and Main Streets. The business was established in 1857 by Mr. Geo. Ainslie and Mr. A. P. Cochran, subsequently becoming known as the firm of Messrs. Ainslie, Cochran & Co., and afterward succeeded by Messrs. Cochran, Ainslie & Thurman. The concern had a rapid and substantial growth, and in 1883 the important interests involved were duly organized and incorporated under the existing title of "Ainslie, Cochran & Co.," with a paid up capital of \$150,000. The present officers bring to bear special qualifications, and discharge the duties devolving upon them with an efficiency, energy and fidelity that ensure to the public the very best products in their line, both as to design, materials, and workmanship. The company manufactures all sizes of stationary steam engines, marine and hoisting engines, distillery and flouring mill machinery, Blast Furnace machinery, the Parker water wheel, full lines of shafting, hangers and pulleys, and mill outfits, and handle steam pipe and fittings, engine and machinery supplies. Their works occupy a very desirable location on the corner of Main and Tenth Streets, running through to Market Street; the main building is a three story structure, 157 by 420 feet in dimensions. The latest improved machinery and appliances have been introduced, and there is a large cupola, with spacious moulding floor, the finest and most extensive pattern shops in the southwest; while there are forges, blacksmith and machine shops of the best organized and most capably run description. This is emphatically the place to have first class work executed, and the company is driven with orders, many from far distant points; for instance, at present they are executing contracts for street car cables for Brooklyn, Washington, and Kansas City. The engine is of 100 horse power, while there is a large battery of boilers. Upwards of 175 hands are employed in the various departments, under the able and experienced supervision of the president. The company not only builds all sizes of stationary engines, but the most approved types of steamboat engines, "Doctor" pumping engines, etc., and have equipped many of the finest boats on the Ohio and Mississippi with engines and machinery. Builders' iron work is also a specialty, and general millwrighting, while this is headquarters for castings of every description, spur wheels and pinions, steam pipe and fittings, and brass goods of all kinds. Quality and accuracy in every detail are the first consideration here, and the company does a business extending all over the United States. Its work is preferred wherever introduced, and one order leads to others. Mr. J. H. Cochran is a recognized leading authority in this line, and is a progressive business man of soundest judgment. Under his judicious management, the company is remarkably prosperous. Mr. Donigan, the vice president, is the vice president of the well known Todd-Donigan Iron Co. Mr. Heywood Cochran, the popular and energetic secretary and treasurer, is also a director of the Louisville Bridge and Iron Company, and is a member of the Commercial Club, and elected a member on the Manufacturers' Committee of the Board of Trade and on several of its committees. All the officers are respected and public spirited citizens, and the company under their able guidance is one of Louisville's most valued and beneficial industries.

JNO. C. ROACH & CO.

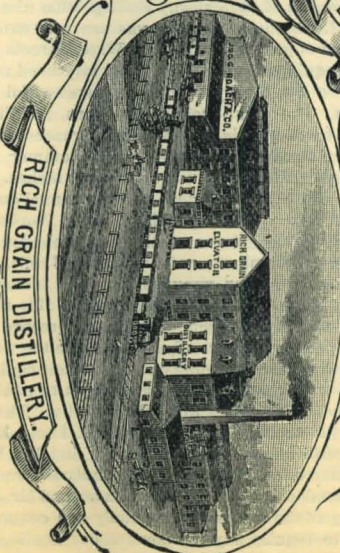
DISTILLERS



OLD LOG CABIN DISTILLERY.



BEL AIR DISTILLERY.

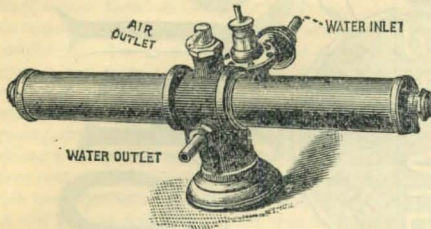


RICH GRAIN DISTILLERY.

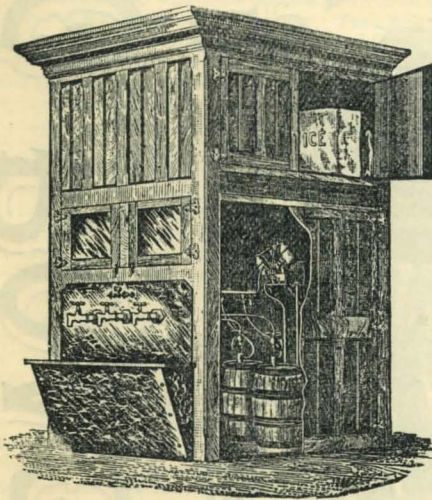
Office, 100 & 102 East Main Street, LOUISVILLE, KENTUCKY.

(See descriptive article on opposite page.)

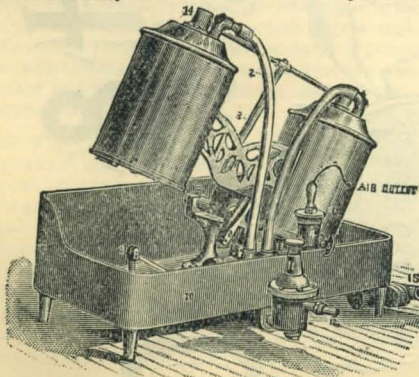
JOHN C. MEYER, Manufacturer of Ice Boxes, and Sole Agent for the Improved Peerless Air Compressor, and Beer Pumps of All Descriptions, No. 421 East Green Street—An important factor in the general manufacturing interests of Louisville is that of the making of ice boxes for the use of the household, hotels, saloons, restaurants, butchers, fish dealers, etc. This branch of enterprise has grown to large dimensions, and in ratio with the trade in ice and the growth of the community. A leading concern



identified with this line of industry is that of Mr. John C. Meyer, whose establishment is located opposite the city brewery and at No. 421 East Green Street. Mr. Meyer is an old resident of Louisville, and is recognized as a progressive and successful business man.

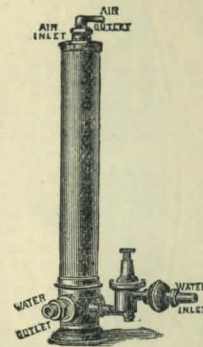


Formerly he was engaged in the plumbing and carpenter business, and this he abandoned in 1888 and established his present business at the address already indicated. Here he occupies commodious,



well appointed premises, and has all facilities of appliances for turning out the best class of work and for executing the most thorough and reliable workmanship in the class of goods produced. Besides himself, he has about a half a dozen hands permanently employed in manufacturing all kinds of ice boxes, in the production of which

the best seasoned material is brought into use and is selected with great care and excellent judgment. Mr. Meyer makes a specialty of large sized ice boxes such as are adapted for hotels, saloons, meat-markets, restaurants, etc., and in most of the business places of this nature in the city and its surroundings are to be found ice-boxes of Mr. Meyer's manufacture. He is also the sole agent for this section of the country for the Improved Peerless Air Compressor (which he was the first to introduce in Kentucky) and for



beer pumps of all descriptions. The Peerless Air Compressor is put in all Mr. Meyer's large ice boxes, and for utility and general efficiency of service the air compressor is not only peerless in name, but peerless in the satisfaction it gives to those who have Mr. Meyer's ice-boxes in use. He is a gentleman of middle age, of high reputation in manufacturing and commercial circles, and in social spheres is equally respected.

EWALD IRON COMPANY, Corner Clay and Water Streets.—Among the various interests which diversify the industries of Louisville none deserves more prominent mention in this historical review of the commerce of the city than that of the manufacture of iron. In this connection special reference is made to the progressive and representative Ewald Iron Company, manufacturers of Tennessee charcoal bloom bar, boiler, fire-box, flange and sheet irons, whose city headquarters are located at the junction of Clay and Water Streets. This house dates its existence back to the year 1846, when the nucleus of this giant corporation was laid by Messrs. D. Hillman & Son, on the Cumberland River, Lyon County, Ky., the enterprise at that period being known as the Tennessee Rolling Works. In 1879 the Messrs. Hillman were succeeded by the Ewald Iron Company, who subsequently acquired, in 1886, the possession of the Railway Rolling Mills (the only works of their type in Louisville). These works are very extensive, and cover a large area of ground at Clay and Water Streets. The various buildings are equipped with all the latest improved machinery, tools and appliances for the systematic and successful prosecution of the business. The plant includes fourteen puddling furnaces, three heating furnaces, eight knobbling furnaces and bloom fires, one annealing furnace, two steel single hammer and four trains of rolls, ranging from eight to twenty-four inches. The product is bar iron and plate iron and steel, and the annual output aggregates ten thousand tons. The Cumberland River Works are equipped with six single puddling furnaces, thirteen knobbling fires, seven heating furnaces, two hammers, and five trains of rolls, the output of boiler plate, sheet iron bar, wrought iron and blooms aggregating four thousand tons. All the productions of this responsible company undergo a rigid and special inspection in regard to their quality and strength before they are allowed to leave the works, and as may be inferred from the foregoing outline of their equipment, the facilities of the Ewald Iron Company are such as to enable them to fill the largest orders promptly and satisfactorily. The business headquarters of the concern are located at St. Louis, Mo., Mr. L. P. Ewald being president and general manager and Mr. William Burg secretary, while the management of the Louisville works is under the able superintendence of Mr. Thomas Shaver and Mr. John W. Cook. The standing of the company, financially and commercially, is too well known to require any comment at our hands, and both as regards honorable methods and true American enterprise, it justly merits the high reputation to which it has permanently attained.

FFIFTH AVENUE HOTEL, J. T. Ritchey, Proprietor, Fifth Avenue, Between Walnut and Green Streets.—The city of Louisville is to be congratulated upon having such an excellent and strictly first-class hotel as the "Fifth Avenue," which is one of the most popular houses in town, with superior cuisine and service equal to any in the state. It is eligibly located on Fifth Avenue, between Walnut and Green Streets. The Fifth Avenue Hotel was opened in 1874 by O. Wilson, who was succeeded by J. W. Bachelor and W. S. Scott. In 1886 Mr. J. T. Ritchey, who is a thoroughly experienced hotel man, assumed the management. The hotel is a superior four-story building, 150x300 feet in area, with stone front, and contains 100 bedrooms in addition to parlors, dining and bath rooms, etc. The arrangements and appointments reflect great credit on the proprietor, and no pains or expense have been spared to make the house perfect in all its details. The hotel is supplied with elevators, electric lights, annunciators, steam heat,



and the means of escape in case of fire are perfect. The rooms are well furnished, lighted, and ventilated, and the best in the market is always to be found in the menu. The Fifth Avenue is very convenient with regard to the leading stores, depots, etc., while street cars to all parts of Louisville are constantly passing the doors. With all its advantages and comfort, the rates are only from \$2 to \$2.50 per day, with reductions for permanent guests. Sixty in help are employed, and the hotel is conducted strictly on temperance principles. Mr. Ritchey was born in Pennsylvania, but has resided in Louisville for the last twenty-two years. He is noted for his courteous and obliging manners and careful attention to guests, so that persons who have once stopped at the Fifth Avenue are sure to return when again visiting Louisville.

THE CHASE PACKING COMPANY, Corner Third and Market Streets.—This business from its organization has had a steady, solid growth, has built up a trade of wide extent and large volume, and is to-day the leading establishment of the kind in the city. The enterprise was originally founded in 1860 by Mr. Wm. Sowders, who in 1884 disposed of it to Messrs. A. Booth & Sons. In 1886 the concern was incorporated, with a capital of \$1,000,000, as the A. Booth Packing Co., whose headquarters are in Chicago, and who then ran the Louisville establishment as a branch house. On the second of February, 1891, the A. Booth Packing Co. disposed of their Louisville house, together with the Diamond brand of oysters, stock, fixtures, etc., to accompany what was to be incorporated under the laws of Kentucky with a paid up capital of \$50,000, and to be known as the Chase Packing Co. This company has already branches at Norfolk, Va., Cincinnati, Louisville, Chattanooga, Newburn, N. C., etc. The president of the company is Captain Stephen Chase, of the Cincinnati Oyster and Fish Co., formerly a sea captain in the Merchant Marine, a man of large business experience and extensive travel; and the manager of the Louisville house is Mr. S. L. Fraser, who is a native of New York State, and has resided in Louisville for the past four years, and was formerly engaged with the A. Booth Packing Co., of Chicago, and previous to that was with C. S. Maltby, the pioneer in the oyster business, with twenty years' experience. The company control oyster plants at Norfolk, Va., and at Newburn, N. C. In addition to their Louisville house, the company have packing houses at Cincinnati, Chattanooga, and other points in the south; and with their advantages and long experience in the business are equipped to supply the trade throughout all the sections mentioned

with all goods in their line to better advantage than ever before, or than any other house in the trade can offer. Their aim is to supply the best goods at the lowest possible prices consistent with honorable competition and a living profit. The company handle at wholesale and retail oysters, fish, game, poultry, celery, etc., own their own oyster beds, catch, pack, and handle their own product, and have always on hand a sufficiency of stock to meet all immediate demands. They pack their various commodities in cases and ship in bulk, and are the largest handlers in fish, oysters, and game in the southwest. Their premises on Third and Market Streets have a frontage of 30 ft. and a depth of 150 ft., three-story and basement building, and are equipped with all necessary appliances and conveniences for the satisfactory and successful carrying on of the business, which, in the hands of the present management, is certain to be attended with success. This company is identified with the Cincinnati Oyster and Fish Co., of that city, and the facilities for securing supplies and promptly filling all orders are of the most complete character. The A. Booth Packing Co. generously commend their successors to the trade of the public, and we also bespeak for the Chase Packing Co. a liberality of support, confident that it will not be given without resultant advantages.

OLD KENTUCKY WOOLEN MILLS CO., No. 1498 Story Avenue.—In describing the varied manufactures of Louisville, we ought to give the fullest recognition to that industrial branch engaged in the production of the famous "jeans," for which Kentucky is to the world famous. The pioneer concern identified with this trade, and which has long held the foremost rank in it, is that known as the Old Kentucky Woolen Mills Co., located at No. 1498 Story Avenue. This is not only the oldest establishment of its kind in the city of Louisville, but in the country, and the goods produced here have become standard articles in the market, recognized everywhere as having no superiors. These mills were originally founded in 1855, under the firm style of L. Richardson & Co., and this firm name was continued until 1885, when the concern was incorporated with ample capital, the executive officers being Mr. L. Richardson, president, Mr. M. D. Stambach, vice-president and secretary, and Mr. W. N. Henderson, treasurer and manager. The mill is a substantial three-story brick building in front, with four stories in the rear, and covers an area of 250x400 feet. The various departments are fully equipped with the latest improved machinery and appliances, including 11 carding machines, 240 looms, 5000 spindles and 150 mules. The machinery is operated by a superior 200-horse power and 150-horse power steam engine, and the steam is supplied by three splendid Babcock and Wilcox Water Tube Safety Boilers of 100-horse power each. On the premises is a superior electric plant having the capacity of supplying 450 lights. About 350 skilled hands are employed in the manufacture of jeans, which for quality, finish and uniform excellence have no superiors, while the prices quoted by the company for their jeans, necessarily attract the attention of careful buyers. Orders are filled here with despatch and the company ships largely to all the larger markets, from New York to San Francisco and from New Orleans to St. Paul. The output of the mill is 1,500,000 yards annually, and the sales for the past year amounted to half a million dollars. The officers are highly regarded in trade circles for their integrity and enterprise, and are promoting the commerce of Louisville with zeal and success.

J. V. ESCOTT & SONS, Manufacturers and Importers of Picture Frames, Mouldings, Interior Woodwork, Etc.; Office and Warerooms, No. 521 Fourth Avenue.—This business was founded on March 10, 1863, by Mr. J. N. Escott. He was the pioneer of this advanced class of artistic woodwork in the south and west, and the vast interests developed indicate how thoroughly his enterprise has been appreciated. Eventually on March 11, 1878, the concern was duly organized as a stock capital with an authorized capital of \$300,000, of which \$105,000 was paid up; the familiar name and style of "J. T. Escott & Sons" was retained, the following gentlemen becoming the officers of the company: Mr. J. V. Escott, president; Mr. H. V. Escott, vice-president; Mr. W. H. Escott, treasurer; and Mr. W. N. Escott, secretary. The last three of the executive officers are the sons of the president, and popular, progressive young business men, whose abilities and sound judgment are generally recognized. The factory covers nearly half a block, and some 75 hands are employed in the manufacture of full lines of interior cabi-

net trim, wood mantels, mirrors, picture frames, mouldings, cornices, show cases, art furniture, inlaid wood floors, wainscotings, newels, stair railings, etc. The officers devote the closest personal supervision to all departments of the factory, while the materials are selected with the utmost care. The company is constantly adding new styles to its large assortment of patterns of mouldings and frames, and nowhere can the trade secure such satisfaction both as to price and quality. The company are direct importers of looking glass plates, French and German plate and sheet glass for all purposes of mirrors, show windows, stained glass, picture glass, etc. They also carry a desirable stock of art furniture, grates, fenders, tile hearths and facings, and a vast array of artistic fancy goods. Mr. J. V. Escott has achieved a marked success, and under his able experienced guidance the company is remarkably prosperous.

NEW YORK LIFE INSURANCE CO., W. R. Noble, Manager, Commercial Building.—It is a fact that deserves to be widely known that you can obtain life insurance for its actual cost from that reliable, wealthy, and ably managed corporation, the New York Life Insurance Company, whose branch offices in Louisville are located in the Commercial Building. This branch has been established in Louisville for the last forty-four years. The New York Life Insurance Company is one of the most famous corporations in the world, and its net assets on January 1, 1891, amounted to the enormous sum of \$115,093,966.10 and surplus to \$15,069,046. The number of policies issued during the year 1890 were 45,754, insuring \$159,576,065. This company is a great national institution, a financial bulwark for the widow and fatherless, and a very desirable corporation to invest money as a splendid financial investment. Its management has ever been conservative, and yet always alive to the best interests of policy holders, while at the same time it is noted for its liberal policies and low rates. The company issues policies of all kinds, including those on the Tontine plan. All policies are payable directly, without administration, when the beneficiary is a person certain and named in the policy. It issues a plain and simple policy of great liberality in travel and occupation, and at the same time clear of all burdensome conditions. In conclusion, we would observe that the local management of the New York Life Insurance Company has ever retained the unreserved confidence of the leading commercial and financial circles of Louisville, while the splendid record of the corporation speaks eloquently for itself. For further details as to rates, etc., those interested are requested to write to the manager, or to any of the company's agents.

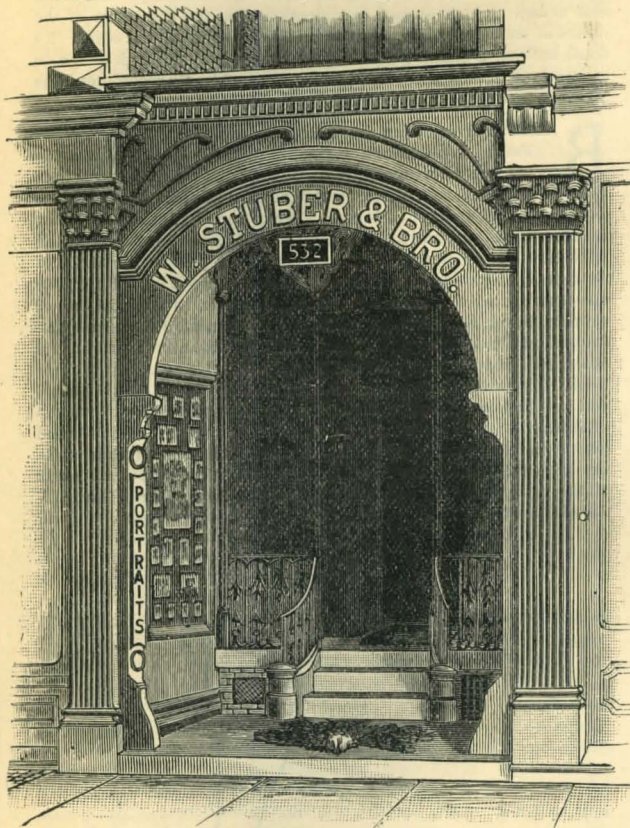
THE WAYT DENTAL COMPANY, Northeast Corner of Third and Jefferson Streets.—Dentistry has been raised to the highest plane of profession, and this fact has attributed to the amelioration of much human suffering. The Wayt Dental Company of this city was established in 1884. It succeeded from the start. Back of it was energy and talent, and masters of high art. The Courier Journal says: "The founder of the Wayt Dental Company has won an instantaneous success by pleasing his patrons without regard to the amount of time or money. He established a company in 1884, and to-day it is the leading institution of its kind in the city." The Critic remarks: "The Wayt Dental Company is endorsed and patronized by one hundred reputable physicians and fifty ministers. Four experienced dentists and a lady attendant can be found constantly at the office, northeast corner Third and Jefferson Street, ready to serve the public." The Truth remarks: "Whenever the Wayt Dental Company wants an eloquent letter of approval from one who has sinned and suffered and finally found salvation, it need not look further than this office." Dr. Butler is the founder and presiding genius of the Wayt Dental Company's establishment, and the large patronage accredited him is a sufficient evidence that what he undertakes to do he does thoroughly and scientifically, and to the entire satisfaction of his patrons. The company, at the place indicated, occupy commodious, handsomely furnished chambers, where are in use all the latest improved appliances connected with the dental profession, and here dentistry in all its branches is carried on. Teeth are filled, adjusted, and extracted, extraction being performed painlessly by the use of gas, when desired. Gold fillings are made for \$1.00 and upwards, and a special feature is made of the manufacture of artificial teeth, which can be had the same day the impression is taken. Artificial teeth are supplied singly or in

sets at the lowest possible prices, and an accurate, easy, and comfortable fit is guaranteed in every instance.

JOS. WALTON & CO., Miners and Shippers of Coal, No. 213 Third Street.—The importance of Louisville as a great commercial and industrial centre, together with its excellent transportation facilities and the large and populous tract of country tributary to it, have attracted the attention of many outside concerns, who have, after due inspection, found it to their best interests to establish here branches of their main establishments. In this connection we desire to make special reference in this commercial review to Messrs. Joseph Walton & Co., the representative and reliable miners and shippers of Pittsburg, Raymond City and anthracite coals. The house is one of the largest of its kind in the country. They own and operate four mines, located in the First and Second Pools, which are fully equipped with all the latest improved appliances and machinery, and furnish employment to an army of men. Their trade extends over the entire south. The branch in Louisville was opened in 1880 by Messrs. Coyle and Hughes, with head offices at No. 213 Third Avenue, and yards, stables and office at the corner of Main and Hancock Streets. The yards are thoroughly appointed in every particular. A large force of coal bearers, teamsters, stable men, and others are constantly employed, and the largest orders can be promptly filled at shortest notice. A very large number of teams add to the efficiency of the service, and immediate delivery can always be made. The coal handled is unrivalled for quality, and is especially adapted for all kinds of smithing, and steam and heat generating. Among the most prominent and largest of the regular patrons of the firm may be mentioned the city gas works, city water works, and most of our large industrial and manufacturing concerns. A specialty is made of the best grades of family coal, in which a large trade has been built up. Patrons can transmit orders by telephone, and they can always feel assured that in every instance they will get the fullest weight, at lowest market quotations. All coal is properly screened before being loaded, and the goods of this concern are remarkably free from dust and impurities. The firm is an honorable and enterprising one, and a valuable addition to the industries of Louisville.

VAL. BLATZ' SONS, Manufacturers of Blue Grass Mixed Paints, Oils, Etc., No. 213 West Main Street.—Among the noteworthy and representative concerns in Louisville engaged in the manufacture and sale of ready mixed paints, oils and colors is that of Messrs. Val. Blatz' Sons, whose office and salesrooms are situated at No. 213 West Main Street. This business was established in 1870 by Mr. Val. Blatz, who conducted it till 1885, when he died after a successful and honorable career. He was succeeded by his sons, Messrs. H. M. and C. A. Blatz, who are now carrying on the business under the firm name of "Val. Blatz' Sons." They occupy a substantial four story building, 20x300 feet in area, with two elevators, and have likewise a well equipped three story factory, 50x100 feet in dimensions, between First and Brooks Streets. In their warehouse they keep constantly on hand full supplies of Blue Grass mixed paints, carriage paints, white lead colors in oil, liquid slating, barrel and machine paints, glue, window and plate glass, varnishes, brushes, artists' materials and painters' supplies. Only the best and most desirable goods are handled, while orders are carefully filled at the lowest possible prices. The firm make a specialty of their Eureka Cylinder Oil. This is a superior cold pressed oil, free from all gummy matter and impurities, while its lubricating properties are far greater than the purest lard oil. On account of its remarkably low freezing test, 8 degrees above zero up to a fire test 1000 degrees Fahr. scale, it has proved itself greatly superior to any known lubricant, whether animal, vegetable or mineral. It rapidly cools journals, if below a cherry red heat, owing to its being a cold pressed oil, while it is always limpid, never thick. This oil can be used on the most delicate as well as roughest machinery, and is a general favorite wherever introduced, owing to its efficiency, uniform excellence and intrinsic merits. The business of the firm is both wholesale and retail, extending throughout all sections of Kentucky, Tennessee, Georgia, the Carolinas and the south. Messrs. H. M. and C. A. Blatz are both natives of Louisville, where they are very popular in trade circles for their promptness and integrity. They are prominent Freemasons, and are also connected with other societies in the city.

W STUBER & BRO., Photographers, No. 532 Fourth Avenue.
—It is very safe to say that among the many photographers in this city none has been more successful than the Stuber Bros., or who is more thoroughly well qualified to execute fine artistic work in this direction. The premises are spacious and commodious and comprise handsomely furnished parlors and reception rooms, art gallery, and operating rooms equipped with all the latest improved appliances known to modern



photography for achieving the best results, also backgrounds and all the accessories needed in the business. The Messrs. Stuber are particularly successful in fine portraiture and with groups, which they execute in a superior style and finish as may be desired in ink, crayon, pastel, oil or water colors. They also copy and enlarge pictures and pay particular attention to out-door work and to photographing buildings, machinery, etc. They enjoy a wide reputation as artists, and all the portraits executed by them show an ease and grace in position, truth in outlines, and harmony in composition. When they began business they were the youngest photographers in the city. They have always been close students and still keep pace with all the improvements that are being made in the art, and are always the first to introduce the new and beautiful effects and all advances made in this country and Europe. They were both born in this city and have always resided here, and are well-known members of the Commercial Club. They are progressive, love their art, and unremitting in their attentions to all patrons. They are very moderate in their prices and fully guarantee all work leaving their studio.

GEO. D. LEE COMPANY, Photo and Wood Engravers, Nos. 508 and 510 West Main Street.—This enterprise was originally founded in 1883 by Mr. George D. Lee, a native of Louisville, who had mastered all the secrets of the art under its ablest exponents in this city. In 1890 he associated with him Mr. M. S. McFarrahan, who had learned the business under his able guidance, and Mr. Ralph Bristol, organizing the present stock company with a capital of \$10,000. The premises occupied comprise the second and third floors of the building at the above address, perfectly appointed

throughout and adapted for the successful prosecution of the business under the most favorable circumstances. They are fully equipped with all the latest improved machines, presses, tools and appliances, and are fitted up with all the best contributions of modern inventive genius to this line of industrial art. The equipment of the presses is complete, enabling the firm to execute in the most workmanlike and artistic manner, and without any delay, the largest contracts. From eight to fifteen skilled hands are employed, and the operations are very extensive. Etching on zinc and engraving on wood in all their branches are done, as well as reproduction by the new and beautiful process of photo-gravure. The facilities of the house are such as to enable them to execute all kinds and varieties of work in the lines indicated, at lowest prices, and a corps of travelling salesmen is kept constantly on the road looking after the needs and requirements of customers. The work turned out is noted for the originality of its conception and the beauty of its design, while in point of execution it is unsurpassed by that of any other house in the country. A leading specialty is made of photo-engraving, the establishment ranking first in this respect in the south. The patronage, both local and from other states, is large and substantial. The telephone call is 925-4, and all orders transmitted by mail or wire receive prompt and careful execution. The house solicits first class work only, and guarantees entire satisfaction in every instance. The partners are all young, active and enterprising gentlemen. They are highly regarded in business circles for their integrity, and have obtained an enviable reputation for the artistic merits of their work, which is unrivalled in Europe or America. Mr. Geo. D. Lee is the president of the company, the vice-presidency being held by Mr. M. S. McFarrahan, while Mr. Bristol fills the office of secretary and treasurer with much discretion and ability. Mr. Lee is a prominent member of the Commercial Club.

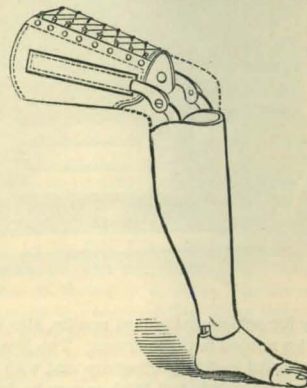
COLEMAN-BUSH INVESTMENT COMPANY, The Commerce.
—The operations of the "Coleman-Bush Investment Company" have proved of an exceedingly important and publicly beneficial character. Though only organized and incorporated on August 1st, 1890, it has already effected a wonderful development in the eligibly situated properties on the line with the extension of Third and Fourth Streets, and is now offering the best real estate investment, and on the easiest terms of any to be had. The company has an authorized capital of \$1,000,000, of which \$120,000 is paid up. The company was the original purchaser of the charming section christened appropriately "Oakdale," and own over one thousand acres beyond it. They have chosen wisely, because the grand boulevard, 150 feet wide, passes through Oakdale, and will lead to the great city park now known as "Jacob Park." There is to be an electric railroad built to the park, and passing through the heart of Oakdale, will afford adequate transportation facilities to all. The class of houses will be superior, and the section is bound to rapidly fill up and prices to sharply rise. Now is the time to buy a lot. Recollect you can buy a \$300 lot by paying \$5 cash, and balance in instalments of \$1 per week, no interest and no taxes. This is a chance to make money and to buy a site for a home, never offered so attractively before. The company is selling hundreds of these lots to wise people, and those who want one should buy one at once, as prices are going up. The company owns land in Highland Park, Kenwood, Bryn Mawr, etc., and can suit the most critical as to location and prospects. The company also does a general financial and real estate business. It offers the most desirable investments in stocks, bonds and mortgages, and out-of-town capitalists will do well to secure full information. Mr. R. T. Coleman, the president, was born in Frankfort, Ky., and has resided in Louisville since 1870. He has a thorough, practical knowledge of real estate values, and is a business man of soundest judgment and marked executive abilities. Under his able guidance the company has been remarkably prosperous, and has before it prospects of the most favorable character. Mr. S. S. Bush is the company's vice-president and treasurer. He most capably performs the duties devolving upon him, and is a capitalist of the highest standing. Mr. Thomas Green, Jr., is the efficient secretary. When the company has opened up and developed Oakdale, it has other land farther out on which to continue the good work, and where thousands of the population of Louisville are yet to reside; and the city is under great obligations to the enterprise of the officers of this corporation, who have shown faith in the future of the grand old Falls City.

ST. BERNARD COAL COMPANY, No. 346 West Main Street.—A vast industrial interest of this state is that developed by the famous St. Bernard Coal Company, which was the first corporation to engage in the development of the rich coal measures of Western Kentucky. It was duly organized and incorporated in 1870, and with a paid-up capital of \$500,000 proceeded vigorously to develop its coal fields, of which it owns no less than 14,000 acres, selected with the utmost care. It found a ready market for every bushel of the rich semi-bituminous coal it mined, and the growing demand necessitated large capital, and it was increased in 1874 to a round million dollars. The company is one of the most solidly prosperous in America, all due to the excellence of the fuel it mines. It is now operating three large mines, located as follows: St. Bernard Mines at Earlington, Ky., on the line of the Louisville & Nashville Ry.; St. Charles Mines at St. Charles, Ky., on the N. N. & M. V. R. R.; and the Diamond Mines at Morton's Gap, Ky., on the L. & N. R. R. Several hundred miners are steadily employed, and the mines are being worked upon the most approved methods and with the best machinery and appliances. Their mines have a daily capacity of some 2000 tons of the finest coal in the market. It is popular alike as a steam coal and for household uses, sustaining the processes of combustion in the most satisfactory manner. It is an economical and a clean fuel. The company owns large coke works at Earlington, and manufacture there first-class coke. It is preferred everywhere both by steam users, in kilns, malt houses, smelters and furnaces, and the lump coke is being shipped by the train load all over the south and west, and as far as Chicago, St. Louis, Kansas City, Alabama, and even to Mexico. In its crushed form this coke is an admirable fuel for base-burning stoves, instead of the anthracite coal, which is so much dearer. By following simple directions, the St. Bernard coke will prove the most economical fuel known. The company has developed an enormous trade in this city. It has three large yards, where is always carried a heavy stock of St. Bernard coal and coke, also the best of Pittsburgh and anthracite coal, adapted both as to price and quality to meet the most exacting requirements. The main office is centrally located at No. 346 West Main Street, while there are branch offices on Floyd and Kentucky Streets, and No. 148 Madison Street. Other depots for the St. Bernard coal have been established at Paducah, Ky., Memphis, Tenn., and Nashville, Tenn. The solid success of this company reflects the highest credit upon the officers, who are all prominent citizens. Mr. E. G. Seabee, the president, is a large property owner at Trenton, Ky., and also has other extensive interests. He is a progressive and able business man, and under his guidance this great industry is the leader in its line. Mr. John B. Atkinson, the vice-president, is in charge of the general offices at Earlington, and is the superintendent of the mines. He is an eminent civil and mining engineer, and on November 13, 1890, was duly elected president of the Civil Engineers' Association of the southwest, an honor conferred during his enforced absence from the convention. His brother, Mr. George Atkinson, is the company's secretary. Mr. S. H. Newbold is the manager of the company's interests in Louisville, and has had charge here since 1884. He brings to bear special qualifications for the discharge of the onerous duties devolving upon him, and has developed a trade of great and growing magnitude. St. Bernard coal is the favorite fuel in this city, and Mr. Newbold promptly fills all orders for both the coal and coke, at prices and of a quality that cannot be duplicated elsewhere.

WESTERN INSURANCE COMPANY, No. 309 West Market Street.—No Fire Insurance Corporation of the United States has achieved a more enviable reputation than the Western Insurance Company of Louisville. The company was originally incorporated in 1865, and in 1868 was duly chartered under the title of the Western Insurance & Banking Company to engage in banking as well. However, under provisions of an act of the Legislature, in May, 1872, the two branches of the business were finally separated, and since then the Insurance Company has continued a distinct and separate corporation. It has an authorized capital of \$250,000, of which \$100,000 has been paid up. The company confines its operations to Louisville and suburbs, where is a splendid field for fire underwriting, and where it controls the insuring of many of the most desirable lines of business and residential property. It takes risks on dwellings, stores, merchandise, goods, etc., and is deservedly the most popular of our local companies.

The company is also agent here for the Traders' Fire & Marine Insurance Co. of Chicago, and is prepared to handle the largest risks. It has total assets of \$201,050, of which the large sum of \$85,935 is net surplus, so that policy holders have full protection. The officers are as follows: Mr. A. F. Coldewey, president; Mr. B. Frese, secretary and treasurer; and Mr. Henry Miller, solicitor. President Coldewey is an experienced and conservative fire underwriter and a sound financier, and attentive to the guidance of the company. Mr. Frese also brings to bear special qualifications for the discharge of the duties of secretary and treasurer, and has charge of the office. To those seeking a suitable and responsible medium through which to secure protection against loss by fire, we confidently recommend the Western Insurance Company as sure to afford perfect satisfaction.

B. MATTHEWS, Manufacturer of Artificial Limbs, Corner Fourth Avenue and Market Street.—It is seldom that one man's misfortune proves so beneficial to his fellow beings as in the case of Mr. B. Matthews, manufacturer of artificial limbs, at the corner of Fourth Avenue and Market Streets. Mr. Matthews, who is a native of Rochester, N. Y., was a member of the 108th New York Volunteers, and as such took part in the battle of Gettysburg, where he had the misfortune to lose a leg. Having in this most pertinent manner had brought home to him the use of artificial limbs, he has since made the manufacture of them a constant study for twenty-five years, nine of which he spent in the office and under the eye of the inventor, Dr. Douglas Bly of New York. He subsequently became associated with Mr. C. M. Evans, and in 1872 became a member of the firm of Matthews & Evans in Cincinnati. Some years later he removed to this city, and founded his present enterprise, where his eminent skill and proficiency in the art have secured for him a patronage derived from all parts of the continent. He occupies the second floor of the Third National Bank Building, his factory being perfectly equipped with all



the necessary and most perfect tools and appliances. Mr. Matthews offers to the maimed artificial legs that not only possess a natural motion combined with ease and comfort in walking, but a degree of strength, elasticity and lightness never before attained. He can give to the wearer, not only a reasonably graceful step, but a perfect form, and a leg that for reliance, stability, firmness and durability has no superior. Entire satisfaction is by him guaranteed, or no sale. His prices are merely nominal, and he has in his possession hundreds of testimonials as to the perfection of his wares. He also refers to Drs. Yandell, Roberts, Vance, and Griffiths, all of this city, whose amputation cases he has supplied with limbs for the past sixteen years. Mr. Matthews supplies all the railroad companies entering Louisville and neighboring towns; he also has a contract with the Federal Government to furnish the soldiers with artificial limbs, and these two facts ought to be the best proof of the superiority of his goods and the reliability of his transactions, and all the leading surgeons in Louisville recommend his goods very highly and are glad to testify to this effect. Mr. Matthews is a gentleman of integrity, and having himself suffered has much feeling and sympathy for his patrons. Directions for measuring and blanks to be filled out by the patient at his own home are cheerfully sent to any address. Mr. Matthews is a pleasant, able and courteous gentleman, and is popular with all with whom he has dealings. He is a member of the G. A. R.

S. SNODGRASS & CO., Live Stock Commission Merchants, Bourbon Stock Yards.—The live stock interests of Louisville are of great importance to the development of its commercial activity, a fact justly appreciated by many of our leading citizens who have engaged in the business. In this connection no record of the mercantile growth of Louisville would be complete without special reference to the firm of Messrs. S. Snodgrass & Co., live stock commission merchants. Mr. Snodgrass is the pioneer in this line of business in this city. He founded this house twenty-four years ago, and by his energy, enterprise, and honorable methods, built up a large and influential trade. In 1882 he associated with him as partner Mr. A. B. Cheatham, who had been carrying on business alone since 1871, the present firm name being then assumed. Every facility is at hand for the handling and housing of the heavy consignments of hogs, cattle, and sheep, of which they are in daily receipt, and their transactions average over twelve hundred carlots per year. The firm have established valuable connections with the leading stock raisers and breeders in Illinois, Kentucky, Indiana, Kansas, Tennessee and Alabama, and are at all times prepared to fill orders of any magnitude. The firm are extensive feeders of live stock. In the autumn they buy cattle, which they feed for the markets in the spring. In the winter 1890-1 Messrs. Snodgrass & Co., fed about 17,000 cattle. They also buy stock on order for the markets of Richmond, Baltimore, Washington, D. C., Philadelphia, and Boston. The firm are the official reporters to the Associated Press for the Louisville daily live stock market, through the Louisville Courier-Journal. They are prominent members of the Stock Yard Exchange, and are always alive to the fluctuations and needs of the market. Prompt and reliable in their transactions, they are held in great esteem by the trade, and shippers would consult their best interests by consigning to them. Sales are promptly effected in the best market, and account sales are invariably accompanied by the proceeds. Mr. Snodgrass was born in Virginia, and has resided in this city since 1866. Mr. Cheatham is a native of Todd County and a resident of Louisville since 1871. They are members of the National Butchers' Protective Association.

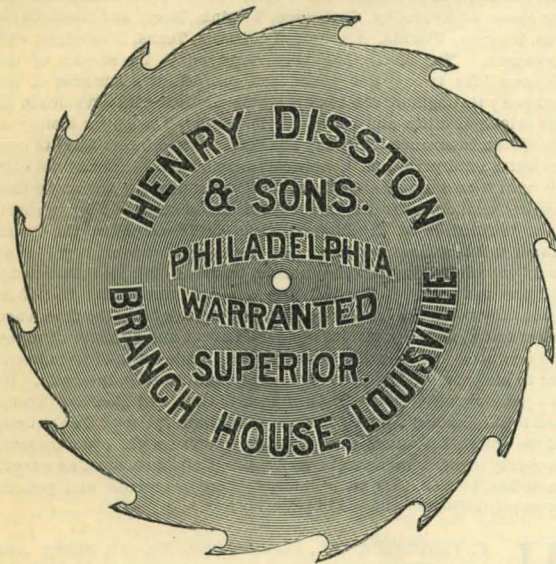
B. BOURNE, HARPER & CO., Live Stock Commission Merchants for the Sale of Cattle, Hogs, and Sheep; Bourbon Stock Yards.—The live stock commission business in Louisville is admittedly one of the most important and influential factors of the rapid development of the city's trade and commercial pre-eminence. The oldest established and leading followers of this line of enterprise are the members of the well known firm of Bourne, Harper & Co., whose offices are located at the Bourbon Stock Yards. This business was inaugurated in 1880 by Messrs. J. C. Bourne, J. M. Harper, and Henry Albers, under the firm name of Bourne, Harper & Albers, and from its inception obtained a foremost position in the trade, which the house has ever since most ably maintained. Mr. Albers is one of the oldest stock men in the south, having been engaged in the business since 1885, while Mr. Bourne has been identified with it since 1870, and Mr. Harper since 1868. In 1889 Mr. J. L. Mansfield was admitted to the firm, and whether collectively or individually, no more experienced men could be brought together in this line of trade. The premises utilized as offices are neatly fitted up, and the facilities enjoyed by the firm are at every respect. Their trade is of immense proportions, from two to two and a half millions dollars worth of stock annually passing through their hands. They receive daily heavy consignments of cattle, sheep, and hogs from the most reliable sources in Kentucky, Tennessee, Mississippi, Alabama, Indiana, Illinois, Missouri, and Kansas, and do a heavy shipping trade with New York, Baltimore, Richmond, Buffalo, Pittsburgh and Chicago. Daily sales are held, and are attended by the representatives of the leading packers and dealers in the country. No firm can offer to breeders and shippers such undoubted advantages of a quick and profitable market, while to the trade they can at all times guarantee the fulfillment of all commissions and orders, of whatever magnitude, in a prompt and satisfactory manner. They make liberal advances on all consignments, and are noted for the promptness with which account sales are rendered and proceeds remitted. Mr. Bourne is a native of Kentucky, and a member of the Board of Trade. He is a director of the Nashville Stock Yards, at Nashville, Tenn., and a stockholder of the Bourbon Stock Yards in this city. Mr. Harper is a native of Tennessee, Mr. Mansfield of Kentucky, while Mr. Albers

was born in Germany. They are all men of great business experience and ability, and combine to form the most influential, as it is the oldest firm engaged in this line of trade.

Q. QUEEN INSURANCE COMPANY OF ENGLAND, J. H. M. Morris, Manager; Louisville Office, Commerce Building.—One of the largest, wealthiest, and most popular fire insurance companies in the world is the Queen Insurance Company of England, whose Louisville offices are located in the Commerce Building. This company has an authorized capital of \$10,000,000, of which \$4,000,000 has been paid up. Mr. J. H. M. Morris, the popular and energetic manager, has had control of the company's central and southern departments since 1881. These departments include the states of Kentucky, Tennessee, Virginia, North and South Carolina, Georgia, Florida, Alabama, Louisiana, Texas, Mississippi, and Arkansas. Mr. Morris has been engaged in the service of the "Queen" for twenty-five years, and controls the business of the company throughout the twelve states named, with agencies in all the principal cities and towns of the south. The entire history of the Queen Insurance Company has been marked by a course of conservative enterprise and honorable management that has not only brought it an immense business, but has made for it a name that inspires confidence in its patrons and the general public; in short, as an illustration of the higher grade of fire insurance, the Queen stands in an eminent position. Mr. Morris, after having received an excellent education, first commenced business with his father under the firm name of J. S. Morris & Son, general merchants. In 1865 he embarked in the fire insurance business, representing the Queen and other first class corporations as special agent and adjuster of taxes. He was born in Louisville, where he has made hosts of friends owing to his promptness, executive ability and sterling integrity. He is a popular member of the Commercial Club and Board of Trade, and is also connected with various public enterprises. The policies of the Queen Insurance Company are much sought after by large property owners, merchants, and leading business men, as experience has proved that their interests are protected and policies promptly adjusted and paid by Mr. Morris.

H. F. VISSMAN & CO., Pork Packers, No. 1121 Storey Avenue.—This extensive business was inaugurated in 1872 by Mr. Louis Bills, to whom Mr. H. F. Vissman succeeded in 1874. Mr. Vissman had been for many years the manager of the Bourbon Stock Yards, and, bringing to bear on his new venture a thorough knowledge of the business in all its details, soon built up a large and remunerative trade. In 1887 he admitted his son, Mr. Charles F. Vissman into the firm, the present name being then assumed. The premises for packing and manufacturing purposes cover an area of four acres. Here from seventy-five to eighty skilled hands are steadily employed, and the machinery is driven by steam. Ample cold storage is provided for the preservation in a thorough state of freshness of the excellent products of the house, and from 250 to 300 hogs are slaughtered daily, in addition to a large number of cattle. In the pork-packing department only the best stock is handled, and the greatest care is exercised in preparing the meat for the market. A leading specialty is made of the smoking and curing of the celebrated "Derby" hams. They are cured and packed by a process which adds greatly to the flavor of the meat, and renders it free from all injurious substances and taste of excessive salt. Shoulders, breakfast bacon, and dried beef are also cured by the same process, and much attention is given to the manufacture of sausages. In addition to the wholesale business, the firm also occupy stall No. 18 in the Second Street Market, where they have at all times a full and complete assortment of all the productions of the house. The firm also make a specialty of pure leaf lard, which they guarantee to be free from adulteration. Both partners are considered as among the best judges of cattle and hogs in this market. The senior partner was born in Germany, and has been a resident of Louisville for over fifty years. He is a director of the German National Bank and other corporations, and for nine years represented the First Ward in the Common Council. Mr. C. F. Vissman was born in this city, and has the immediate supervision of the packing department. He is an active and enterprising business man, and is very popular with all with whom he has dealings. Both partners are members of the Board of Trade.

HENRY DISSTON & SONS, Manufacturers of Saws, Files, Etc., No. 923 West Main Street.—This is an old established concern and without doubt the largest of its kind on the American continent, and probably in the whole world. Its inception dates back fifty years, and during that time it has brought its productions to such perfection that in competition with the world it has carried off the first prizes awarded at the Centennial of 1876, the Sidney Exhibition of 1877, that of Paris in 1878, of Sidney in 1880, the Centennial International Exhibition of Melbourne, Australia, 1888, the Altona Exhibition, Germany, of 1881, etc. This branch was opened in 1883, its management being entrusted to Mr. James B. Seuin, a gentleman of long and practical experience in this



important line of trade. Under his enterprising and progressive guidance a trade has been built up and developed throughout the south which is second only to that of the main works at Philadelphia. The office and factory comprise a three-story building with basement, 25x150 feet in dimensions, with large workshop in the rear. The establishment is thoroughly equipped with all the latest improved and most perfect tools, machinery and appliances known to the trade. Ample steam power is supplied by a forty-five horse power engine, and employment is at all seasons given to some twenty skilled and experienced hands. All kinds of saw repairing, gumming, etc., are executed at short notice and at lowest prices, as well as the manufacture of circular saws. In the well appointed warerooms is always to be found a full and complete assortment of the best productions of the house, including saws of all kinds and for all purposes, gummers, swages, mandrels, files, and saw mill supplies. Energy, strict attention to the wants of customers, and extended experience enable the company to warrant every article to be perfectly true, free from flaws or seams, and to guarantee to sell a better article at the same price than any other house in the world. Their goods are superior to all others, from the fact that they have, by constantly experimenting at a great cost, arrived at a state of perfection in machinery which can only be attained by years of constant application and watchfulness. The territory covered by the Louisville branch includes Kentucky, Indiana, Tennessee, and the south generally. Mr. Seuin is a native of this city and one of its most prominent and popular business men. He is a member of the Board of Trade, also of the Commercial Club.

FRED. BAUER, Tin, Copper, Sheet Iron Works, Etc., No. 1104 West Market Street.—Among the leading merchants engaged in business on that busy thoroughfare known as West Market Street is Mr. Fred. Bauer, manufacturer and dealer in stoves, copper, and sheet iron works. The enterprise was originally founded by Mr. M. Redman, the present proprietor having assumed control in 1872, and during its lengthy career it has always main-

tained the highest of reputations. The premises utilized for the business comprise a three story structure, 20x105 feet in dimensions, divided into office, salesroom, storage room, and a workshop which is fully equipped with all the necessary machinery and tools for the manufacturing of goods, and from three to five skilled and competent workmen are employed. Here will be found at all times a complete assortment of all kinds of parlor and kitchen stoves in the very latest approved patterns and styles, tin, copper, and sheet iron work of superior make, woodenware, and general housefurnishing goods of every description. Mr. Bauer is sole agent for the Foster Stove Company of Ohio, which is pronounced to be one of the best concerns of its kind in the country. A special feature of this business is the manufacture of tin, sheet iron and copper work, in which none but the best materials and workmanship are used. Low prices prevail, and a large and influential patronage, extending far and near, has been developed. Mr. Bauer is a gentleman in the prime of life, and a German by birth, but has resided in Louisville for the past thirty-two years.

THE A. BEUTHER FURNITURE CO.; Office and Factory, Nos. 1403 to 1411 Preston and College Streets.—The manufacture of furniture has long been an important feature of the industrial enterprise of this country, and particularly during the last quarter century has it received a wonderful development. Among the leading concerns in the city of Louisville devoted to it, and which by reason of the superiority of its productions over those of competing establishments and the magnitude of its operations has in an incredibly brief period gained a front rank in the trade, is the A. Beuther Furniture Company, whose office and factory are located at Nos. 1403 to 1411 Preston and College Streets. It was organized on the first day of August, 1890, with a capital of \$40,000, with Mr. A. Beuther as president; George Beuther, son of the latter, superintendent; and Martin W. Connors, shipping-clerk. Mr. A. Beuther is one of the most widely and favorably known furniture men in the state. For twenty-two years previous to embarking in his present enterprise he was a member of the J. W. Davis Furniture Manufacturing Company, and was actively engaged in the superintendence of their works. He was also at the head of their designing department, and the magnificent and original display made by that concern in the line of artistic furniture is entirely due to his inventive genius. His son, Mr. George Beuther, together with Mr. Connors, are young men thoroughly trained to the business, and possessed of a perfect acquaintance with all its details and requirements. The premises utilized are spacious and commodious, and comprise a four story substantial brick structure, 40x140 feet in dimensions, for office and wareroom purposes, together with a two story factory in brick and corrugated iron, situate in the rear, and having a frontage of 40 by a depth of 85 feet. The latter is fully equipped with all the latest improved and best perfected wood-working machinery, and other tools and appliances peculiar to the trade, ample steam power being supplied by a fifty horse-power engine of modern construction. Employment is given at all seasons to some fifty skilled hands, every detail of the business being personally superintended by the members of the firm. The superintendent, Mr. George Beuther, is a thoroughly experienced young man in all the intricacies of the trade, and possesses an intimate acquaintance with the requirements of a fastidious and critical public. No feature of the production escapes his supervision, and the uniform excellence of the Beuther Co.'s furniture is one of the prominent factors of their great success. The output is large, the capacity being of \$75,000 per annum. The warerooms are admirably adapted for the storage inspection, and prompt and careful handling of the heavy stock with which they are at all times replete. Furniture of all kinds, styles and designs is included in the range of production, a leading specialty being made of bedroom and dining-room sets, wardrobes, sideboards, chiffoniers, etc. Only the best selected and perfectly seasoned materials enter into their construction, while the beauty of their design and finish appeal to the artistic taste of the connoisseur. Five travelling salesmen are employed, and the trade covers the whole of the south and east. Orders are promptly filled, and at lowest prices, everything sold being fully guaranteed to be as represented. Mr. A. Beuther is of German birth, and has been a well known and popular citizen of Louisville since 1850. His son, Mr. G. Beuther, is a native of this city, and Mr. Connors of New York.

C. J. RAIBLE & SON, Dress Trimmings, Etc., Nos. 322 and 324 Fourth Avenue.—It is nearly forty years since that Mr. C. J. Raible opened a dress trimming and fancy goods store, and carried it on so successfully that it has become one of the institutions of the city. The premises consist of a three-story brick building and basement, 20x100 feet indimensions. In this place they manufacture all kinds of dress trimmings, and carry a fine stock of dress trimmings, fancy goods, embroideries, laces, knit goods, handkerchiefs, domestic and imported yarns, etc. The store is pre-



eminently the place for neckwear, and it is an art needle-work emporium of the most extensive kind, showing a variety of these pleasing goods, and doing a trade in them that speaks volumes for the cultured tastes of the Louisville ladies. They also carry on the largest stamping business in the south and southwest. Here in a very few minutes a dainty pattern is transferred to some costly fabric, to be embroidered or braided as the case may be. They also perforate patterns to order, and are constantly receiving the latest machines for such work. Their stamping process is a guarded secret and considered the best in use. Mr. C. J. Raible, the enterprising head of the firm, whose connection with the business, as has been seen, dates back for nearly forty years, is still an active force in the business, though Mr. W. M. Raible, his son, is fully occupied with its concern. Mr. Raible, Sr., was born in Germany. Mr. W. M. Raible is a native of Louisville, and is now a member of the Commercial Club. For five years previous to his entrance into the present business Mr. W. M. Raible was with the firm of H. E. Frankenberg, of No. 79 Walker Street, New York City. Here he served "his apprenticeship," acquiring that intimate knowledge of the business that makes his presence so valuable in the present firm's interest. Mr. C. J. Raible is a director of the Western Bank, and a trustee of the Western Fire Insurance Company. He is also a member of the Board of Trade. The firm's trade is not only local, but extends throughout the south, a good jobbing line being done, though the trade is mostly retail. About twenty people are employed.

E. F. SAUERMAN, Manufacturer of Packing Boxes, Nos. 174 to 180 Shelby Street.—This house was established in 1881. The ground area of the plant covers 250x250 feet, the planing mill and factory being thoroughly equipped with the latest improved machinery, operated by a 75 horse-power steam engine, while steady employment is given to a force of twenty-six skilled workmen. Here can be witnessed many important improvements in the art of box making over the methods formerly used, both as regards the rapidity with which the boxes are produced and the consequent cheapening of the product, as well as in the increased variety of the styles and designs. The out-put here comprises more special shapes and designs than issue from any other box factory in this section, enabling any trade to secure the very thing they desire, and placing the proprietor in a position to guarantee the prompt and perfect fulfillment of all orders and commissions. A prominent specialty is made of the manufacture of tobacco boxes in pine and poplar, and the usual factory equipment is supplemented by machinery for brand printing. Only the best materials are utilized, and all stages of production are personally supervised by the proprietor, whose fine taste, inventive genius, and sound judgment are fully shown by the excellence of his products and the marked success achieved. The goods are in heavy and increasing demand in this city and the states north and east of Kentucky, and some estimate may be formed of its extent from the statement that no less than 15,000 feet of lumber are daily expended in the manufacture of boxes, and some 10,000 feet in the production of sidings and

mouldings. Mr. Sauermann is a native of Louisville, a prominent member of the orders of Free Masons and Knight Templar, and both commercially and socially one of the most popular men in the city.

A. W. HART, General Agent, Southern California Insurance Co., Corner Sixth and Main Streets.—The Southern California Insurance Company has made a rare niche for itself in the business of fire insurance in Louisville, through the enterprise and ability of General Agent A. W. Hart. There are two conditions absolutely essential to permanent success in the insurance business, a good company and an enterprising agent. These are here combined with the usual successful result. The Southern California Insurance Company was established at Los Angeles in 1883. In 1889 the Louisville office was opened by Mr. A. W. Hart, who is the general agent for Kentucky, Tennessee, and Missouri. The capital of the company is \$200,000, its assets aggregate \$318,332.63, against liabilities of \$110,840.85, showing a surplus of \$207,491.78. Besides this, it should be noted that under the laws of California the stockholders of the company are responsible for the liabilities of the company to the full extent of their estate. With these bed rock foundations it is no wonder that the company has attracted the attention of insurers in Louisville and its vicinity. Mr. Hart's business during the year 1890 amounted to over \$90,000. The company occupies three handsomely furnished and arranged rooms in the Tyler Building, corner of Sixth and Main Streets, in which four clerks are employed. Here Mr. Hart makes his headquarters, and can always be found, willing to impart information, and always extending to his visitors that genial courtesy which makes business a pleasure. Mr. Hart has had an experience of twenty years in the insurance business. He has the reputation of an expert in the matters of underwriting and adjustment, and is frequently called upon to act as such in an independent capacity. He was formerly agent for the Continental Insurance Company of New York, having Kentucky and Tennessee as his territory. He is still a young man, considering his experience, where amid the cream of Louisville's most notable business men his rating is of the highest. His brother, H. B. Hart, is special agent for the company, and is in the office. He, also, has been in the insurance business from boyhood. Both gentlemen are natives of Missouri.

F. FALLS CITY BREWERY, M. Ladenburger, Proprietor, Corner Seventh and Hill Streets.—No better illustration of the enterprise and energy of Louisville breweries can be found than in the fact that breweries from other cities are not able to successfully compete with them, and that Louisville lager beer is today not only in great demand in the city, but is shipped in large quantities through all the sections of the country. One of the most enterprising and successful of the institutions in this line is that of the Falls City Brewery, located at No. 1395 northeast corner Seventh and Hill Streets, and of which Mr. Ladenburger is the proprietor. The business of this brewery was commenced in 1886 on Hamilton Avenue, and was known as the Rohmar Brewery. In September, 1890, the business was purchased by Mr. Ladenburger and removed to its present location, where he has the best of facilities for the carrying on of the business, and where he has built up a very flourishing and thriving trade. The premises utilized for the business comprise a building of 50x50 feet in dimensions, and other necessary buildings, the whole covering an area of 100x150 feet. The brewery buildings are of the most improved description, and the equipment is thorough and complete. There is a kettle of seventy barrels capacity, all necessary coolers and tubs, ice machines, and other paraphernalia incident to the business, and some 10,000 barrels of beer are turned out annually. The leading feature of this establishment is the production of the high grade cream beer, which has gained a well deserved popularity among both dealers and consumers in and out of the city. A considerable force of help is necessarily employed, and two wagons are kept busy in all parts of the city. Mr. Ladenburger has spent the best years of his life in the brewing trade, and is thoroughly posted in all that goes to make up a healthy and pleasant beverage. He learned the brewing trade in his native Wurtemberg, Germany. He came to the United States in 1867, and since October, 1871, has resided in Louisville. For ten years he was foreman at the Southern Brewery. He is a member of the Brewers' Association, and is very popular in both business and social circles in his adopted city.

HOGAN & CO., Importers of Oddities and Rarities in Artistic Fancy Goods, Etc., No. 534 Fourth Avenue.—To the last and present generation, the name of Hogan was a familiar one to all the residents of Louisville, for Hogan's store has long enjoyed a popularity as the great repository for the rare and curious; fancy goods of foreign and domestic production, wedding and holiday presents, and human hair goods of every description. This business was inaugurated on Fourth Avenue, between Main and Market Streets, in 1851, by Mr. D. F. Hogan, father of the present proprietor. It was continued there until 1870, when the founder of the enterprise retired, and his son, Mr. W. J. Hogan, succeeded him and removed the business to its present location at No. 534 Fourth Avenue, where the enterprise has since been conducted under the firm style of Hogan & Co. The store has a width of 25 feet and a depth of 110 feet, and is one of the most elegantly and richly fitted up business houses in Kentucky, while the goods displayed betray a careful selection and excellent judgment on the part of the proprietors. In the rear of the store is what is described as an art room, 20x16 feet in dimension. This room is certainly "a thing of beauty," being exceedingly choice and attractive in its fittings, decorations, and in the display of the magnificent selection of oddities and rarities in pottery, statuary, artistic goods, etc. It is well worthy of a visit, as here those who have a taste for the beautiful will find much to admire. Mr. Hogan is a direct importer of human hair and fancy goods, and while there is everything in the way of rich fancy articles suitable for holiday presents, novelties and fancy jewelry, there is an abundant display of braids, curls, puffs, plaits, wigs, etc., as well as combs in ivory and shell, brushes, perfumes, powders, soaps, hair and toilet pins, and an assortment of goods too numerous to mention. Mr. Hogan is the representative of thirty factories engaged in the production of art novelties, etc., and as he buys direct from producers, he is enabled to offer them at the lowest possible figures to his patrons. His trade is wide in extent and his patrons embrace all the best classes of the city and its surroundings.

FALLS CITY SPICE MILLS, Bruner Bros. & Co., Proprietors, No. 533 Center Street.—The Falls City Spice Company are the legitimate descendants of a business which seems almost antique in its origin. One must go back to 1810 to discover the founding of this enterprise, when Mr. N. Burrowes introduced the manufacture of mustard in the town of Lexington, Ky. In 1841 Mr. Burrowes died, and his widow continued the business till 1845, when she transferred her interests in it to her son, Samuel D. McCullough (stepson of Mr. Burrowes). He remained at the head of the business till 1869, when the firm of Yates & Dudley succeeded. In 1877 a notable change occurred which determined the future of the enterprise. Messrs. John H. Brand & Co. purchased the business and removed it to Louisville. In 1884 it again changed hands, Pratt, McAuley & Co. becoming the proprietors, and four years later Messrs. Bruner Bros. & Co. purchased the business, the firm name being changed to the present style in 1889. Thus through the long series of changes, the business begun three generations ago is still in successful existence, and the name of Burrowes is used as the guarantee of the pure article still made according to the original recipe of the former proprietor. Besides "Burrowes Lexington Mustard," with its familiar trade mark of the bee hive and the word "Lexington," the firm of Bruner Bros. & Co. prepare black and white pepper, ginger, allspice, cinnamon, cloves, cayenne pepper, mace, pepper sauce, and a full assortment of flavoring extracts. The trade in mustard extends over the United States, with a large export demand for Mexico and Australia. In 1851 the articles produced by the firm received the gold medal at the first international exhibition in London, and in 1859 the silver medal of the Baltimore exposition was awarded to Burrowes mustard. Their business has so vastly increased that in the autumn they will remove to larger and more eligible premises. Mr. Ambrose Bruner, now the sole proprietor of this enterprising firm, was born in Jennings County, Indiana. He has been in Louisville eight years.

TAPEL BROS., Manufacturers of Electric and Telegraphic Supplies, Surgical Instruments, Apparatus for Deformities, Etc., No. 417 Third Street.—An old established and leading industrial mercantile concern in Louisville, and which has largely contributed to the city's commercial development, is that of Messrs. Tafel Bros., manufacturers of surgical and electrical instruments, and dealers in glass eyes, trusses, etc. This reliable house was originally

founded in 1855 by Mr. F. Siegal, and has from the start commanded a large and widespread trade. In 1880 Messrs. Albert C. and Herman C. Tafel succeeded to the control of the business under the present firm name, and have ever since maintained the establishment in the front rank of the trade. Bringing to bear a perfect and thorough knowledge of the business in all its branches, and possessed of an intimate acquaintance with the requirements of the public, they have enlarged the sphere of their operations far beyond their limits when they obtained control of the business. The business premises are conveniently located at No. 417 Third Street, and comprise a two-story brick building, 20x90 feet in dimensions, together with a one-story brick building at the rear, utilized as a factory. The latter has an area of 15x40 feet, and is well appointed throughout, being thoroughly equipped with all the latest improved machinery, tools and appliances. A force of skilled hands is always employed, the range of work embracing the manufacture of galvanic and faradic batteries, electric call bells, annunciators, insulated wires, and telegraphic supplies. The power is supplied by steam, and the output is very large throughout the city and vicinity. This department is under the charge of Mr. Herman C. Tafel, an expert electrician of recognized ability. The firm also carry on a large business in surgical instruments, rubber goods, crutches, glass eyes, apparatus for deformities, trusses, supporters, and surgical pocket cases, their trade in this direction, which is under the management of Mr. Albert C. Tafel, covering the South and West, and extending into Mexico. Mr. A. C. Tafel was born in Cincinnati, O., and Mr. H. C. in Indiana, and both are ranked among Louisville's most enterprising and successful business men.

CITIZENS' NATIONAL BANK, Corner Bullitt and Main Streets.—One of the most popular as it is one of the most ably and conservatively managed financial institutions of Louisville is the "Citizens' National Bank." It was originally known as "The Southern Bank of Ky.," being incorporated under that title in 1863. It was subsequently reorganized as the Citizens' Bank, under its state charter, thus continuing until 1874, when it became a national bank under the present style. Its capital stock was originally \$344,000, which was in 1878 increased to the sum of \$500,000 fully paid, and the stock has ever been held at a high premium as a most remunerative, safe investment. The board of directors includes the following prominent citizens: Messrs. W. R. Ray, H. C. Roder, Oscar Fenley, George Gaulbert, Edward Fulton, Morris Belknap, J. G. McCollough, W. O. Harris, General John Echols, and Samuel A. Miller. These are familiar names, those of representative capitalists and business men. Mr. W. R. Ray has been a director of the bank for over twenty years past, and in June, 1888, was elected president, a position to which his ripe experience, sound judgment, and conservative methods justly entitle him, for there are few if any abler financiers in Kentucky than he. His executive abilities are in demand elsewhere, and he is the president of the Sinking Fund Commissioners; a director of the Louisville Public Warehouse Company, and of the Mechanics' Trust Company, while he is identified with other corporations. Mr. H. C. Roder has been connected with the bank for a number of years, and has been the vice-president since 1888. Mr. George Gaulbert is the vice-president of the Peasly, Gaulbert Company, wholesale dealers in paints, oils, etc. Mr. Edward Fulton is of the Cochran, Fulton Distilling Company; Mr. Morris B. Belknap, wholesale hardware; Mr. J. G. McCollough is the president and manager of the Southern News Company; Hon. W. O. Harris is an ex-judge and a prominent lawyer; while General Echols is vice-president of the Newport News and Mississippi Valley R. R. Co. Thus the list is a representative one in every respect, and one that speaks well for the prosperity of the bank and its continued strength. Mr. Oscar Fenley, the cashier, is one of the most popular bank officers in Louisville, connected with the bank for many years past, and who was promoted to be cashier in 1888. The bank's last statement is a remarkably satisfactory one. It shows total resources of \$2,047,116.04. The surplus fund amounts to \$86,000, while in addition there are undivided profits amounting to \$44,718.80 more. The bank is a favorite with active business, and has the accounts of many of our leading firms and corporations. The bank also handles much of the choicest commercial paper issued here, and lines of loans and discounts average \$1,460,000. It owns a fine banking house, and possesses every facility for the transaction of business. It gives its customers a perfect service, and is in every respect a model financial institution, and one well worthy of the great success achieved.

LOUISVILLE SILVERING AND BEVELLING CO., Corner Webster and Washington Streets.—This company was duly incorporated under the laws of the state in July, 1887, with a declared capital of \$100,000, one-half of which has been paid up, and is officered by the following well known business men and financiers: President, F. William Vogt; vice-president, W. L. Lyon; secretary, R. K. Stallings; general manager and treasurer, C. Georgel. The business premises comprise a series of buildings, four in number, the entire plant covering a ground area of 150x150 feet, and replete with every modern invention utilized in the art of silver-

and water, to points in Kentucky, Indiana, Alabama, Tennessee, and in fact all over the south, and during the ice cutting and harvesting season about two hundred and fifty hands are kept busy. In addition to the ice houses at Shelby the company has one in this city, and fourteen teams are at work all the time. They also make a specialty of shipping wholesale quantities by the ton or carload, and have fine facilities for the purpose. The water is as pure as any in the state, and the utmost care is taken that the ice shall be of exceptional purity, by the adoption of rigid methods and careful attention to the sources of supply. The members of the firm of Locke & Jacquemin

are gentlemen of prominence in the city. They are members of the Board of Trade. Mr. William Locke is an active and prominent member of the Masonic fraternity. He is a native of Louisville, and is highly respected as an enterprising and public-spirited citizen.

ing and beveling glassware. The productions of this house, which are not only supplied to every furniture dealer in the city, but meet with a ready sale throughout Kentucky, Ohio, Indiana, Tennessee, Georgia, Alabama, Mississippi, Louisiana, Texas and California, are noted for quality, finish and general excellence, and are recognized as having no superiors on this continent. Some idea as to the veracity of this statement may be inferred from the fact that the company's annual sales already aggregate the stupendous figure of \$200,000. Only the best of skilled labor is employed, and the large experience and thorough training of those into whose hands the practical management is entrusted are steadily brought to bear in the effort to raise the standard and enhance the value of the output in all respects. A large and complete stock of imported mirror plate is at all times carried, to the end that no delay may be experienced in filling orders, and rates are placed at the lowest figure consistent with reliable workmanship and first-class goods. The company is highly commended to the trade as one capable of meeting every requirement, and those entering into business relations with it may be assured of advantages and benefits in keeping with a just and liberal mercantile policy. The officers, in short, are to be congratulated upon the large measure of success that has so far attended their ably directed efforts, creating as they have done for the Falls City an industrial establishment of which any and every community in the Union might well feel proud.

LOCKE & JACQUEMIN, Wholesale and Retail Ice Dealers, No. 315 Fifth Street.—It is twelve years since Messrs. William Locke and Joseph Jacquemin established the business of ice dealers, doing at the present time a business of \$125,000 annually, and employing during the season a very large number of people. In their capacious ice houses at Shelby, Ind., and in this city, they have a storage capacity of over 25,000 tons, and they do an immense trade, shipping the product of their 300 acres of lake surface, by rail

GREENVILLE TOBACCO WORKS, No. 510 Caldwell Street.—Viewed from a commercial standpoint, the importance of the tobacco interest here in Louisville at the present day can scarcely be overestimated. The growth and development of the particular branch of the industry devoted to the manufacture of plug tobacco has been especially marked during the past decade or so in this city, and some notable concerns have had inception hereabout within the period mentioned. Among the enterprises thus referred to the most noteworthy are the Greenville Tobacco Works, No 510 Caldwell Street, whose productions command an immense sale throughout the entire country, owing to the uniformly high standard at which the same are maintained. They are manufacturers of the deservedly popular Greenville Plug 6's, Daisy Fig, etc., and their goods are noted for purity, choice flavor and superior quality, being not, in fact, surpassed by any on the market for general excellence. The special brands manufactured in this establishment, viz., "Fannie May" (natural leaf), "Clerk," "Sucker," "Roll Call," "Monitor," "Brandy 5's," are articles of exceptional merit, and have secured an enduring hold on favor all over the United States, while the company also manufacture Old Fashioned Kentucky Strong Twist and Light Pressed Greenville. This flourishing enterprise was established in 1880 at Owensboro, Ky., and was duly incorporated under the laws of the state in 1889, being removed to the present location May 12, 1890. An extensive, complete and first-class assortment of the productions is constantly carried in stock here, also in Philadelphia, the eastern distributing depot; and all orders are filled in the most expeditious and trustworthy manner. The prices quoted are exceptionally low, quality of goods considered, the most liberal inducements being offered to jobbers and dealers, and relations once established with this concern are reasonably certain of leading to a permanent business connection. The officers of the company are J. W. Marks, president; G. B. Tyler, Jr., secretary; and C. R. Long, Jr., treasurer—all men of energy and enterprise and thoroughly conversant with the trade. Mr. Marks is also a member of the firm of Reinhardt & Marks, leaf tobacco dealers at Owensboro, Ky.; Mr. Tyler is manager, likewise, of the Owensboro Wheel Works, in which Mr. Marks is interested; while Mr. Long gives his entire attention to the management of the Greenville Tobacco Works.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

THE RICHELIEU, European Hotel and Restaurant, Nos. 213 to 221 Third Street.—The Richelleu European hotel and restaurant was opened to the public some years ago by Mr. E. Goueslain. A native of France, Mr. Goueslain is possessed of that excellent ability which seems to be the special apurage of his countrymen, and which makes of them the restaurateur par excellence, with whom no citizen of any other country can compete. Mr. Goueslain was formerly proprietor of a leading hotel in Chicago; and bringing to bear upon his present enterprise a thorough knowledge of all the wants and requirements of the public, quickly acquired a reputation and a patronage that placed his establishment in the foremost rank of enterprise, popularity and success. The premises utilized are centrally located at Nos. 213, 215, 217, 219, and 221 Third Street, and comprise a four-story handsome and substantial structure, with basement, well adapted in every particular for the purpose to which it is devoted. It is heated by steam throughout, supplied with electric lights and bells, and contains eighteen sleeping apartments, elegantly and comfortably furnished, and capable of giving accommodation to twice that number of guests. There are seven separate and distinct dining-rooms, capable of seating 250 persons. These are all arranged and appointed in the most appropriate and recherché style, reflecting the utmost credit on the good taste and sound judgment of the proprietor, and insuring the convenience and comfort of patrons. The cuisine is in charge of three French cooks of marked ability and widespread reputation. The management secures its supplies direct from the best sources, and the larder is always provisioned with every delicacy of the season. Mr. Goueslain serves à la carte fine soups, choicest fish, fancy entrées, roasts, game, poultry, steaks, salads, etc., and for the accommodation of patrons serve from 11.30 to 3 o'clock a business lunch for 25 cents, and a merchant's dinner for 50 cents. The service is prompt and effective, and is made by experienced white waiters. The patronage is large and first-class; the house is known as the restaurant and café à la mode, and is frequented by the epicures, the bankers, and principal merchants of the city. Mr. Goueslain is an ideal host, and is as popular with his innumerable patrons as he has been successful in his enterprise.

LOUISVILLE VENEER MILLS CO., Manufacturers of Veneers, Thin Lumber, Veneered Panel Stock, Etc., Nos. 948 to 960 Fulton Street.—A valued addition to the skilled industries of Louisville was made when the Louisville Veneer Mills Company was organized and incorporated in 1889 with a capital of \$100,000. The admirable location of Louisville, so central both by river and railroad lines to the finest hardwood timber in the world, enables the company to secure its supplies of raw material of a quality and at rates nowhere else duplicated. The same remarks apply to shipments, as the company has direct transportation facilities to every point of any importance in the United States, and its special switch enables cars to be run into its yards to be loaded. The mill and factory are spacious and substantial brick buildings of modern construction, about 85x150 feet in dimensions, and four stories and basement in height. They have the improvements, including steam heat and an independent electric light plant of 100 lights capacity, while there are four steam engines in the works of a combined capacity of 150 horse power. They have the best styles of planing, gluing, and sanding machines, presses, rip and cross cut saws, steam derrick, with a 75-foot mast (the finest clear stick of timber in the valley); also steaming tanks and drying kilns of the most approved kind. The company is manufacturing full lines of oak, cherry, birch, sycamore, gum, walnut, ash, maple, white holly, Florida red cedar, Alabama red cedar, Spanish cedar, and poplar veneers and lumber, all sawed specially by veneer or band saws from selected logs. Fancy veneers from French walnut and other cabinet wood burls, San Domingo mahogany, curly and birdseye maple, figured cherry, Hungarian ash, rosewood, etc., are prominent specialties. A large department is devoted to the manufacture of veneered panel stock, and with the company's specially adapted machinery and skilled workmen, the product is guaranteed perfect in every particular. Their panel and three-ply stock is in growing demand with piano and organ manufacturers, furniture manufacturers, architects, builders, cabinet makers, etc., and car loads are almost daily being shipped to great manufacturing centres in the far east, north, and west. Mr. Kline, the president and manager of the company, though a young man, is old experienced, having been closely identified with this business from boyhood, and achieving an

enviable reputation therein as one of the ablest and most skilful manufacturers. Under his judicious and progressive management the company has already taken first rank and achieved a national reputation as the representative manufacturers of strictly high grade veneers and veneered panel stock.

J. L. DANFORTH & CO., Fire Insurance, Corner of Third and Main Streets.—This is the oldest fire insurance agency in the state, having been founded in 1865 by the late Mr. J. L. Danforth, a recognized authority as an underwriter. In 1875 Mr. George L. Danforth became senior partner, succeeding his father, and in 1888 he took Mr. A. G. Dugan as copartner, under the existing name and style. The firm have developed a large and flourishing trade, controlling the insuring of large lines of the choicest business and residential property in the city and suburbs. The firm represent six prominent companies, having combined total assets of the enormous aggregate of \$30,000,000. The companies are as follows: North British and Mercantile of England, Home Insurance Co. of New York, Springfield Fire and Marine of Springfield, Mass., Rhode Island Underwriters' Association of Providence, Williamsburgh City Fire Insurance Co. of Brooklyn, and the Insurance Co. of the State of Pennsylvania, all corporations of the highest standing and most enviable reputation with the public. The firm are prepared to write the largest lines of insurance on factories, mills, stores, steamboats, stocks of merchandise, dwelling houses, and household effects, and offer the most absolute security, coupled with the most moderate rates. Their policies are clearly worded explicit contracts, while all losses are promptly paid as soon as adjusted, and the firm refers to scores of leading citizens as to the satisfactory methods characterizing their operations. The firm is writing larger lines than ever this year, and among the most desirable classes of risks. Mr. George L. Danforth is a respected citizen and progressive business man, who as president of the South Park Residence Co. has done so much to develop that beautiful section of the city, while he is also president of the Louisville Spoke Co. His public spirited efforts are generally recognized, and as a member of the Board of Trade, Mr. Danforth has been elected chairman of the committee on insurance. He is also a member of the Commercial Club. Both he and Mr. Dugan are natives of the city, and the latter is a popular young underwriter. The firm is a pushing and responsible one, and in every way worthy of the large measure of success achieved.

LEON STRAUS & CO., Tailors, No. 225 Fourth Avenue.—The premises occupied for the conducting of this business are eligibly located at No. 225 Fourth Avenue, and comprise an entire ground floor and basement, elegantly furnished, ably managed in all departments, and appropriately fitted up. Every convenience is at hand that can facilitate the transaction of business in a prompt and satisfactory manner or promote the comfort of the numerous patrons of the house. The stock is probably the choicest and best selected of any in the city, and is purchased direct at first hand from the best producing sources of Europe and America. The house purchases only the latest productions of the loom, and its goods are noted for their beauty of design, texture, and pattern. The assortment embraces full lines of broadcloths, cloths, woollens, tweeds, cassimeres, worsteds, flannels, corkscrews, diagonals, fancy and other linings, overcoatings, suitings, trouserings, etc., including all the newest shades and patterns, so that the most fastidious can readily be suited from this magnificent stock. Fashionable tailoring in all its branches is here executed on correct principles, all the niceties of attire are given strict attention, while the styles are absolutely faultless. Only first-class artists are employed as cutters and fitters, and these departments are the object of special care and attention on the part of the proprietors. Each figure is made a separate study, and to be clothed by Leon Straus & Co. is to be perfectly dressed and in the height of fashion. Few tailors are better qualified to cater to a critical and discriminating public, and they are the acknowledged arbiters of fashions in the matter of male attire to many of the best dressed men in this and adjoining communities. From thirty to forty skilled hands are employed, and the firm is always in a position to fill an order at shortest notice, while prices are always reasonable and consistent with the high class of work done. The patronage is large and first-class throughout the entire south. Orders by mail receive prompt attention. Both partners are natives of this city and are eminently popular and deservedly successful young business men.

ENTERPRISE HOTEL, DeWitt and Searcy, Proprietors, Nos. 234 to 242 East Market Street.—The magnificent new "Enterprise Hotel" has an appropriate name. Its existence is due to the distinguished enterprise and energy of Messrs. DeWitt and Searcy, the popular proprietors, and whose establishment is entirely new, handsomely furnished, equipped with all the modern improvements, and is by far the best \$1 per day hotel in either the city or state, and we will not be far astray in ranking it the leader of all dollar a day hotels in the United States. Mr. J. H. DeWitt is



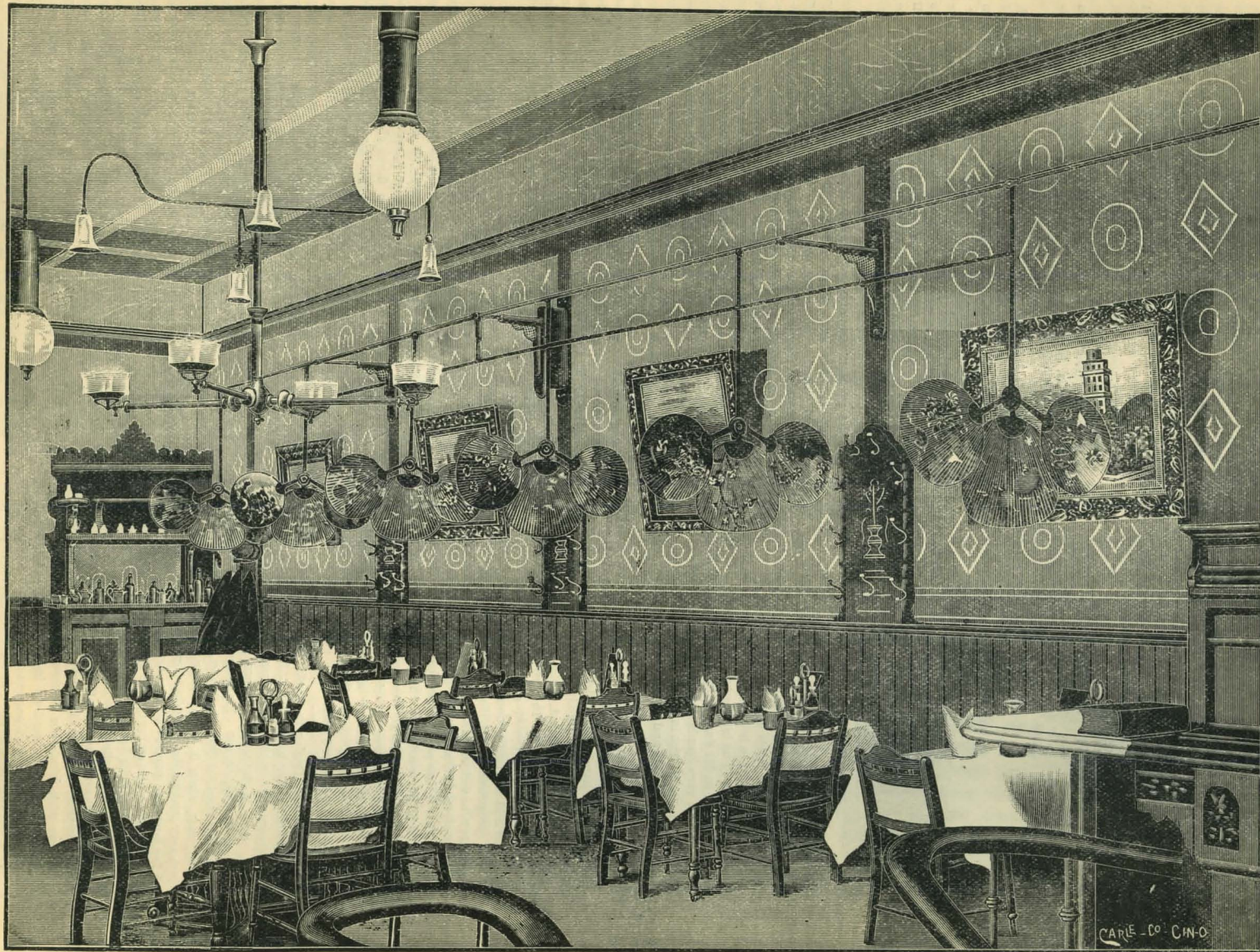
a native of Kentucky, who has been a resident in Louisville for some twenty years past, and was formerly of the old Farmers' Hotel. He achieved an enviable reputation there, and is a thorough master of the difficult art of modern hotel keeping. Mr. John Searcy is very widely and favorably known in business circles, and thus the firm is a strong and capable one. The hotel occupies a favorable and central location at Nos. 234 to 242 East Main Street, between Brook and Floyd Streets. It is a very handsome piece of architecture, three stories in height, and 60x204 feet in dimensions. The house cost in the neighborhood of \$40,000, and no pains nor expense has been spared to render it first-class in every respect. There is a handsome office, and in rear of this the dining hall, 37x48 feet in size, and which readily seats 135 guests. There is a first-class bar, barber shop, sample room, and handsome billiard hall. The house has 100 rooms for guests and can accommodate 200. The house is heated by steam, and thoroughly ventilated, while the sanitary appliances are strictly modern and perfect. In rear of the hotel the proprietors have the largest wagon yard and stable in the city, where teams and wagons find the best accommodations, while charges are moderate. The proprietors are liberal and progressive. Their table is renowned; it has all the delicacies of the season, cooked and served in the best style, and a better dinner cannot be had in Louisville than here. This is the popular stopping place. The rates are only \$1 per day, or \$6 per week, and the rapidly filling registers indicate better than words how large the patronage is, and that the proprietors are giving the best hotel accommodations for the money. Messrs. DeWitt and Searcy are universally popular and respected, and have secured to Louisville a hotel in which the public can justly feel a sense of pride.

WILLIAM STILZ, Dealer in Seeds, and Fruit and Produce Commission Merchant, No. 213 West Market Street.—Representative in the seed houses, also the fruit and produce trade, is the widely known house of Mr. Wm. Stiliz, at No. 213 West Market Street. Its foundation dates from 1883, when it was established by Stilz & Casler, who conducted it for a period of two years, when it came under the control of Mr. Stiliz who has since very materially extended the operations. The premises utilized for business purposes have an area of 25x100 feet, and every facility and convenience is at hand for handling and disposing of consignments. Mr. Stiliz has a wide acquaintance among producers and shippers in all the surrounding states and through the west, and with dealers and the trade through the south, and is well equipped and prepared to render the best satisfaction to all having business relations with him. He is constantly receiving consignments, and is able to offer the best inducements to buyers. He makes a specialty of farm and garden seeds, and has one of the largest trades in the city in these lines, of which he makes a specialty, and can supply the best and most reliable seeds at lowest market prices. Mr. Stiliz has a high standing in this community as a busi-

ness man and citizen, and well deserves the popularity and prosperity he enjoys. He is a native of this city, young, active, energetic, live and wide awake, and always reliable. He is prompt in effecting sales and in rendering accounts, and commands the regard and esteem of a wide circle of friends and acquaintances. He is doing a splendid flourishing business and supplies a large trade in the south with seeds. Mr. F. Kohler is his manager. He is a young man, well versed in all the details of the trade. The telephone call is 952, ring 2. Besides the building, No. 213 West Market Street, Mr. Stiliz also occupies the ground floor of the adjoining one, No. 215, to store the business stock he constantly keeps on hand. We have no hesitation in recommending buyers at all times to get samples and prices from Mr. Stiliz, feeling satisfied his is a representative concern in these particular goods.

EDWARD J. O'BRIEN & CO., Leaf Tobacco, No. 215 Eleventh Street.—Louisville has long maintained a pre-eminence as a centre for the trade in leaf tobacco, and its connections in that line of commerce are of a highly important character. Among the leading and responsible houses which of late years have contributed largely to secure to this city the ever-growing benefits of this trade is that of Messrs. Edward J. O'Brien & Co., the well known leaf tobacco brokers. This leading and representative house was established in 1881 by Mr. Edward J. O'Brien, who at the opening of the current year formed a copartnership with Mr. J. T. Nash, and the present firm style was then adopted. Both partners are men of wide practical experience in the business, and are largely endowed with the elements that invariably lead to success in any undertaking. The premises occupied comprise a spacious and commodious two and a half story brick building, 34x105 feet in dimensions, affording ample facilities for the successful prosecution of all departments of the business. The business extends to all parts of the United States, irrespective of an extensive export trade connection with European parts. Messrs. O'Brien & Co. purchase on order and ship to all parts of the world leaf tobacco. For nine years Mr. O'Brien was in the tobacco warehouse business, and for the last ten years has devoted his energies exclusively to the brokerage branch of the leaf tobacco trade. In this department his house has gained a front rank position, and it is recognized as one of the most substantial and progressive in Louisville. The firm is represented at the Louisville Leaf Tobacco Exchange and Commercial Club, and its members collectively and individually take a lively interest in everything pertaining to the trade and commerce of the Falls City, where they are well and favorably known and respected.

THE ANDERSON & NELSON DISTILLERIES COMPANY, No. 116 East Main Street.—This company was duly incorporated in 1885, succeeding to the proprietorship of the distilleries operated by the old Newcomb Buchanan Company. The original capital of \$100,000 was increased on January 1st, 1886, to \$600,000, and the plant has been entirely renovated and refitted throughout. The equipments are the finest that the most expert and experienced master distillers and mechanical engineers could devise. There is a large pumping station for supplying water to the distilleries, from which, through an eight inch main, the company has the capacity of supplying 1,500,000 gallons every twenty-four hours. The distilleries have a combined capacity for consuming 4855 bushels of grain each twenty-four hours, representing about 500 barrels of whiskey, thus placing the company in the van as the largest distillers of fine whiskeys in Kentucky. The choicest grain and malt only are used, in fact, "blue grass" corn and rye, and the famous pure and sweet limestone waters of this region are the source of the marked excellence of these whiskeys. It is hardly necessary to quote the company's brands, as they are so familiar all over the United States and in foreign countries. We may mention the "Anderson Sour Mash," a pure hand-made fire copper distilled whiskey, the Nelson distilleries famous old Bourbon, the stay brand of hand-made sour mash whiskey from the Buchanan distillery, the Nelson distillery pure old rye whiskey, fire copper distilled, and the Jefferson distilleries old style fire copper Bourbon whiskey. These are goods that please the most exacting palate, and such fine goods as these possess the most valuable tonic properties, while for fine bar and family trade they have no equal. Since the decease of the company's president, Mr. Frederick W. Adams, the secretary and treasurer, has had sole charge.



SEELBACH'S RESTAURANT, SHOWING FANS AS PUT IN BY MR. J. A. MYERS.
 (See descriptive article on opposite page.)

J. A. MYERS, Manufacturer of Myers' Patent Hydraulic Motors and Fans, Etc., No. 256 West Main Street.—In the manufacture of hydraulic motors and fans in the Falls City the house of Mr. J. A. Myers has achieved an excellent reputation for the unsurpassed efficiency and utility of its productions, which are general favorites wherever introduced. This business was established by Mr. Myers in 1880, and during the intervening period to the present he has ably succeeded in broadly distributing his inventions over the entire Union, the house having representation in the majority of our leading cities. The premises, which are located at No. 256 West Main Street, comprise a spacious and commodious third floor, equipped with the latest improved machinery calculated to expedite the various processes of manufacture, and otherwise admirably adapted for the advantageous prosecution of the business. Here a force of from six to eight skilled and experienced operatives are engaged in the production of hydraulic motors and fans, beer pumps, etc., chiefly the invention and patent of Mr. Myers, whose name in this connection is a synonym for absolutely reliable workmanship. He also manufactures motors for church organs, etc. His fans and motors have been adopted in all the principal buildings of the city, and receive the most unqualified endorsement everywhere. The motor and fans in use in Seelbach's European hotel and restaurant on Sixth and Main Streets in the city, and which are illustrated on the opposite page, were put in by Mr. Myers. Estimates are furnished for the fitting up of factories and other structures where machinery is run by hydraulic power, satisfaction being guaranteed in the completion of all contracts entered into. Mr. Myers is of German nationality, and came to this country at an early age, settled in Louisville, where he learned the trade with which, aided by his own inherent inventive qualifications, his name has since become so prominently and favorably identified.

W. M. SOWDERS' SONS, Dealers in Fish and Oysters, No. 153 West Jefferson Street.—The growth which has attended the trade in fish of this city is illustrative in no small degree of the general development which has characterized the industries of this live, wideawake community for upwards of half a century. The demand for fish is now greater than ever before, and the trade has grown to mammoth proportions. The oldest, largest and best known house in the trade is that of Wm. Sowders' Sons, located at No. 153 West Jefferson Street. Its foundation dates from 1837, when it was established and continued by Mr. Wm. Sowders until 1881, and came into the control of his widow, who was subsequently succeeded by the present proprietors at No. 153 West Jefferson Street in 1890. Mr. Wm. Sowders, Jr., took charge of the business, and has since continued it under the present name and style, assisted by Mr. James H. Sowders as manager. The premises occupied are spacious and commodious and have an area of 20x100 feet, neatly and tastefully arranged and fitted up, and kept scrupulously neat and clean. The firm do all their own freezing, and have a refrigerator of seven tons' capacity, and an ice house on Second Street near the river, with a storage capacity of from sixty to seventy-five tons of ice. The business is both wholesale and retail in character, and in order to give some idea of its extent it is only necessary to state that last year the ice bill alone amounted to \$2000. An improved ice machine is now being put in by the firm, which will be completed before summer opens, and they will be better prepared than ever before for filling orders. All kinds of fresh fish are handled and dealt in by the house from the ocean, bays, rivers and lakes; a specialty being made of prime fish from the Great Lakes, and also choice, carefully selected oysters from Baltimore and Hampton Roads, and New York oysters. These are supplied in any quantity that may be desired, at the very lowest prices. The Messrs. Sowders also deal in salt and pickled fish of every variety. They are natives of this city, and well and favorably known in business circles. Their trade comes from Kentucky, Indiana, Tennessee, and Ohio, and last year reached an aggregate of \$110,000, and with the increased facilities and conveniences now being provided will greatly exceed that sum during the coming year. A number of competent assistants is employed about the premises, and several teams deliver goods to the depots, steamboat landings, and all parts of the city. Orders from the trade and families receive immediate attention and are promptly filled and delivered satisfactorily. The telephone call is 1707-2. They have recently bought a valuable fish plant on the Ohio River, fitted it up with fishing appliances, employ twelve to

fifteen men day and night through the fishing season, thus assuring fresh fish to consumers.

GALT HOUSE, Corner Main and First Streets.—Louisville has the enviable reputation of possessing the finest and most comfortable and palatial hotel in the south, viz., the "Galt House," so familiar and popular with the travelling public throughout its lengthy and prosperous career. The old Galt House building was destroyed by fire in 1865. Its loss was keenly felt, and preparations to rebuild upon a far grander and more elaborate scale were made, with the result that in 1869 the present structure was completed at a cost of \$1,100,000. The company owning the property has ever manifested a public spirited policy in regard to maintaining the hotel at the highest standard of efficiency, and it is the leading hotel of the south in every respect, reflecting the highest credit upon Mr. A. L. Schmidt, the president, and Mr. A. R. Cooper, the secretary, treasurer and manager. The hotel is an architecturally handsome six story brownstone building, 180x240 feet in dimensions, and having light and airy rooms, broad corridors and spacious and lofty parlors, dining hall and office. The parlors and reception rooms are elegantly furnished and richly decorated, while the great dining hall has a seating capacity of 400. The office, reading rooms, etc., are the largest and handsomest in Louisville. All the modern improvements are found here, including the electric light, steam heat, electric call bells, safety passenger elevators, Russian and Turkish baths, etc. There are 250 rooms for guests, including many arranged en suite, with parlor, bath, etc. The furnishings are of the most luxurious character, and fully equal anything of the kind in the best hotels in New York City. Mr. Cooper, the manager, has proved himself a good and capable head of the establishment, and the cuisine is second to none in the United States. There will be found here superior accommodations for tourists and the theatrical profession, while the house is the popular favorite with the general public, its fast filling registers bearing the names of our leading capitalists, merchants, bankers, army and navy officers, public and professional men, politicians, and the hotel is to-day the centre of fashionable travel in Louisville.

KRIEGER-FISCHER SADDLERY COMPANY, Nos. 946 to 958 East Market Street.—The importance of Louisville as a great manufacturing centre is forcibly demonstrated by reference to her leading industries, and prominent among which is that of the "Krieger-Fischer Saddlery Company," which was duly incorporated on February 2, 1890, to engage upon the most extensive scale as tanners, and in the manufacture of high grade saddlery, harness and collars. The officers of the company are capitalists and business men of prominence and marked ability, whose identification with this branch of industry affords a sure guarantee that the company's products will ever be maintained at the highest standard of excellence. Mr. C. Stege, the president, is also the president of the Crystal Springs Distilling Company. Mr. J. L. Krieger is the manager. He has had vast practical experience in the manufacture of saddlery and harness goods, and gives his closest personal supervision to the factory, and is also the secretary and treasurer, and brings to bear such special qualifications for carrying on this business, and for the discharge of the onerous duties devolving upon him. Mr. J. M. Scott is the travelling contractor for the company, while Mr. E. R. Krieger is the buyer for the house, and is one of the best posted members of the trade. The company has a capital of \$100,000, to which has already been added a handsome surplus, while their make of saddlery and harness is in growing demand all over the states of Kentucky, Tennessee, Indiana, Alabama, Georgia, Mississippi, Louisiana, Virginia, South Carolina, Texas and west. The factory is conveniently located at Nos. 946 to 958 East Market Street, and is a substantial three-story brick structure, 60x200 feet in dimensions. A thorough system of organization is enforced, while upwards of 150 hands find steady employment in the various departments, with improved machinery and appliances, and under skilled supervision turning out full lines of the finest quality of saddlery, harness and collars. The choicest oak tanned leather only is used, while the workmanship, materials, hardware and trimmings are all of the most durable character. In this connection, it is well to note that the company pays the highest cash prices for hides and rough leather, and thus secures its raw materials in the sections where its goods find such a ready market, and no concern in the United States is more ably or energetically conducted.

ILLUSTRATED LOUISVILLE—Kentucky's Metropolis.

THE LOUISVILLE CARRIAGE CO., Geo. Lindenberger, Proprietor; Office, Nos. 754, 756 and 758 West Jefferson Street.—The foundation of this establishment dates from 1889, when the building now occupied was erected by Mr. Geo. Lindenberger, who has since conducted and managed the business as proprietor in a manner greatly redounding to his credit, and a splendid patronage has been secured. The premises are very spacious and commodious, well lighted, and the sanitary arrangements perfect. There is ample accommodation for many horses and carriages, and about the establishment no less than thirty grooms, stablemen, and drivers are employed, and nothing is left unattended to which adds to the convenience or dispatch of business, while telephonic communication renders prompt service assured. Equipages are furnished at all hours, and also buggies and driving and saddle horses, and the best satisfaction guaranteed. Calls for weddings and funerals are promptly attended to, and also for conveying passengers to and from the depots. Carriages and coupés for shopping, calling, and for parties and evening entertainments are also furnished, and when so ordered, drivers in livery, without extra charge. Mr. Lindenberger is a native of Louisville, and has had considerable experience in the business in which he is engaged, and is well known among stock raisers and citizens generally. He is secretary and manager of the Louisville Driving Park Association, and owner of some splendid thoroughbred stallions and track horses, among which are Tip Tupper, a three-year-old, having a record of 2:30 (Tip Tupper is valued at \$3000), also the stallion Lindic, a four-year-old, having a record of 2:30, and Nadir, which will run next season at Chicago and Cleveland, where they are favorites. He also owns many other valuable horses, and is a recognized authority on the qualities and points of Kentucky thoroughbred stock. Previous to engaging in his present business Mr. Lindenberger was connected with the Louisville Transfer Co. as manager for a period of six years. He also deals in coach, saddle, harness and trotting horses, and always has a fine stock for immediate delivery. He is well known in the community, and is a gentleman in whom the most implicit confidence may be placed, and for reference has the permission of the most well-known citizens and corporations of Louisville and other cities.

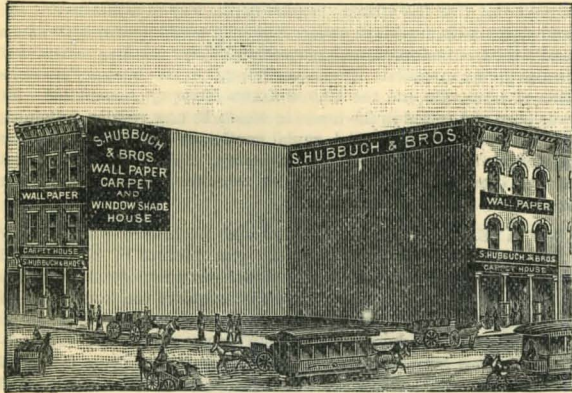
BARBAROUX & CO., Proprietors Louisville Machinery Depot, No. 139 Third Street.—As agents for a large number of the best machinery concerns in the United States Barbaroux & Co. have on hand supplies of all kinds, stationary, horizontal and vertical engines and boilers, portable steam engines, traction engines, hoisting engines, steam, force and lift pumps, circular saw mills, shingle mills, circular saws, barrel machinery, corn and wheat mills, hominy mills, water wheels and mill machinery, screws and presses, agricultural machinery, brass goods of all kinds, foundry facings and supplies, fire brick and fire clay, railroad supplies, boiler tube cleaners, steam jet pumps, second hand machinery, etc. The firm has also agencies for Davee's improved process for seasoning wood, ornamental iron railings, are sole owners of the patent for the Barthel grate bar for the southern states and Illinois, and are also transfer and selling agents for the Plano Manufacturing Company of Chicago, Advance Thresher Co., of Battle Creek, Mich., Reeves & Co., Columbus, Ind., Racine Hardware Manufacturing Co. of Racine, Wis., the Miller Steam Pump Co. of Canton, O. The firm of Barbaroux & Co. are also agents for the American Improved Anti-friction Metal, the territory in this agency comprising the states of Tennessee, Kentucky, Ohio, Indiana, Virginia and West Virginia. Mr. Barbaroux is a native of Philadelphia. He left the Quaker City when he was nine months old, and has lived in Louisville ever since. Now that he is still in active business life, controlling a widely diversified trade, it would be scarcely supposed that his years are many. But his eyes are by no means dim, nor his natural force abated; Mr. Barbaroux is still the active, good natured, shrewd merchant, respected by all his trade associates, and the centre of a social circle of the highest character.

GARDINER & CROSS, Manufacturers of Carriages, Etc., No. 449 West Jefferson Street.—The firm of Gardiner & Cross is one of the most successful in its line, albeit it has only been in existence since 1889. Messrs. W. I. Gardiner and Geo. T. Cross, however, brought to the business a thorough technical knowledge and a capacity for commercial enterprise, and these forces,

when united, thrive in the presence of brisk competition. Mr. Gardiner was formerly in the implement and buggy business at Seymour, Ind., while Mr. Cross was a travelling salesman for the well-known iron firm of W. B. Belknap & Co. Their business is rapidly increasing, and the resources of their factory are taxed to keep pace with the demand. The factory consists of a three-story brick building 50x200 feet in extent. The repair shop is at No. 725 West Jefferson Street, and in their spacious sample room Messrs. Gardiner & Cross keep a full line of all makes of carriages, other than their own manufacture. But their specialty, in which they keep twenty men fully employed, and for which there is a large and increasing demand, consists of the "Climax Runabout," a spring buckboard, made of carefully selected material, combining in a marvellous degree those qualities of strength combined with lightness of weight which distinguish the incomparable American vehicles. These "Runabouts" are becoming daily more popular, as the introduction of one in a locality causes a further demand. The office and sample room afford ample space for the display of their own specialties and for the many lines of carriages in which the firm does a large jobbing trade. Messrs. Gardiner & Cross are members of the Commercial Club.

LOUISVILLE MANUFACTURING COMPANY, Manufacturers of Furniture; Factory, Corner 29th and Chestnut Streets; Retail Warerooms, Nos. 619 and 621 Market Street.—The Louisville Manufacturing Company has achieved a national reputation for the superior character of the furniture produced by it, the result being the development during the past twenty-four years of the largest and most prominent industry of the kind in the Ohio Valley. The business was established by the firm of Bennett Bros. in 1866, and whose excellent product was everywhere preferred, and resulted in the repeated enlargement of facilities. Eventually in 1875 the important interests were duly organized and incorporated under the present title of the "Louisville Manufacturing Company," and of which Mr. William Bennett has ever been the president and superintendent. The company's factory is conveniently located on Twentieth Street, extending from Chestnut to Madison Streets, and is the fourth factory built by the present management. It was begun in 1885, added to in 1887, and its capacity doubled in 1889. It is now the largest and best-equipped furniture factory in the Ohio Valley, and covers over two acres of ground. It is splendidly fitted up, planned by Mr. Bennett to secure perfection of product, and has all new and improved machinery, tools and appliances run by steam power. Upwards of one hundred and thirty hands are here employed in the manufacture of furniture—the company's specialty being the production of low-priced, handsome bedroom suits, and in which line Mr. Bennett leads the trade of the United States in designing novel and elegant styles. The company is now turning out upwards of one hundred sets per day besides other furniture, and supplies the best class of trade all over the south and west, likewise shipping to the east and north. Being located right here in the centre of the region, where grow the finest cabinet hardwoods, such as walnut, oak, ash, maple, cherry, and poplar, the company secures the finest of raw material at moderate prices. It carefully seasons its lumber before working it up, and the most careful supervision is exercised to see that workmanship and finish are strictly first-class. The company's retail warerooms are desirably located at Nos. 619 and 621 Market Street, between Sixth and Seventh Streets, and comprise four stories and basement, 35 feet by 120 feet in dimensions, handsomely fitted up, having elevator and all improvements, and where is carried an immense stock of all kinds of furniture in fine and medium grades. The company makes a magnificent display in its warerooms, and here the purchaser can select from a vast array of choicest new style parlor and bedroom sets, dining room, library and kitchen furniture, and will find the prices remarkably attractive. No one furnishing a house, or a room, should fail to pay a visit here and see what bargains can be obtained from this responsible, old-established company. The local trade is very extensive and annually enlarging, and under Mr. Bennett's guidance this is recognized headquarters for fine and durable furniture. Mr. Bennett is a respected and progressive business man, one who has developed a great industry here, and who is a worthy exponent of the most advanced methods and products of the modern furniture trade.

S. HUBBUCH & BROS., Dealers in Wall Paper and Carpets, Oil Cloths, Window Shades, Pictures and Frames, Etc., No. 1108 West Market Street, and No. 410 Eleventh Street.—A mercantile establishment which has achieved an enviable reputation is that above mentioned, whose trade is about the largest of any similar concern either here or in any other city in the south and west. The business was established in 1873 by Messrs. Sebastian and Joseph Hubbuch under the style of "Sebastian Hubbuch & Bro." They developed a flourishing trade, and in 1883 Messrs. Philip and Otto Hubbuch, their brothers, were admitted into co-partnership under the existing name and style. Mr. Sebastian Hubbuch and his brothers are all natives of Germany, Mr. S. Hubbuch settling in Louisville in 1851, Messrs. Joseph and Philip Hubbuch in



1867, and Mr. Otto Hubbuch in 1880. The firm have had to repeatedly enlarge their store, and now occupy a substantial three story building, the Market Street store being 40x125 feet in dimensions, and the Eleventh Street store 30x105 feet. The establishment is handsomely fitted up and has all the improvements. The first floor contains an enormous stock of foreign and domestic wall-papers, carpetings, oil cloths, lace curtains, window shades, poles, and fixtures. The second floor is devoted to the magnificent stock of picture frames, mouldings, and pictures of all descriptions, steel engravings, etchings, oleographs, oil and water color paintings. The third floor contains surplus stock. The firm carry the largest variety of new and artistic wall papers in the city, and from their hundreds of patterns every taste and requirement can be met. They employ from twelve to fifteen paperhangers, and three carpet-layers. This is headquarters for wall papers and carpetings throughout the south and west, and the firm manifests a progressive policy in introducing everything new and artistic as soon as it comes out. Messrs. Hubbuch are members of the Commercial Club and of the Catholic Knights of America, and are universally popular and respected. They carry a stock averaging \$50,000 in value, and do a business of over \$100,000 annually, being among the leading representatives in this line in Kentucky.

V. OELCKER & CO., Pharmacists, Corner Twenty-fifth and Market Streets.—Among the many exceptionally fine drug establishments in this section of the city, that owned and conducted by Messrs. Voelcker & Co. is deserving of special mention. The business was established the 4th of October, 1887, and on October 5th, 1888, the proprietor bought out the present store. The premises are 20x55 feet in dimensions, and comprise a store and basement handsomely finished and admirably arranged. The stock carried is choice and well selected and embraces pure, fresh drugs, chemicals, all the proprietary remedies of standard reputation, toilet and fancy articles, and druggists' sundries and physicians' supplies; mineral waters, cigars and tobaccos, and a variety of garden seeds are kept in store. In the basement is to be found a large stock of heavy drugs, paints and oils. Mr. Voelcker attends to the business himself, Mr. Klooz being only a silent partner. In the prescription department Mr. Voelcker brings the highest of trained skill and accuracy to bear, and compounds prescriptions promptly at any hour of the day from the purest materials. A liberal patronage is enjoyed, employment being given to one competent assistant. Mr. Voelcker is a native of this city and a young and promising

business man. He is a graduate of the State Board and is a member of the Botanical Club. Mr. Voelcker is also at the head of the Voelcker Medicine Co., who prepare Mother Stoll's Salve, Voelcker's Prune Syrup Laxative, Voelcker's Cough Balsam, and Voelcker's German Neuralgia Cure—all of which are rapidly gaining favor with the public throughout the states.

C. HAS. A. GRAHAM, Official Stenographer, Corner Fifth Street and Court Place.—The strides which stenography as a valuable and almost indispensable aid to the transaction of all kinds of business have been so rapid during the past few years, and its use has become so universal, that it is difficult to conceive that many men still in their full youth were the pioneers who first introduced it to general use. The first stenographer who ever applied his art to the more facile transaction of business before the courts in Louisville is still in the front rank of the profession here, and its most active and expert exponent in the same field of usefulness; and although stenography cannot be classed among industrial or mercantile pursuits, yet it has become so indispensable an accessory thereto, that no review of them would be complete that omitted a special reference to this gentleman, who has done so much to popularize it in their midst. Mr. Charles A. Graham first established himself in the practice of this profession in 1870, and by his skill and dexterity in wielding the pencil, and the rare intelligence he brought to bear on the execution of his work, soon acquired a large and influential patronage. He was appointed stenographer to the courts of law, a position which he has since ever ably filled, to the great satisfaction of judges, counsel and litigants, and with much honor to himself. His services are in constant and permanent demand, and his work is always characterized by its faithfulness and accuracy. His office is in room No. 7 of Evans Block, corner Fifth Street and Court Place, where he is always to be found when not before the courts. Mr. Graham contemplates removing to the magnificent new building now nearly completed on the corner of Market and Fifth Streets, known as the Press Co.'s Building. He enjoys the confidence and esteem of all those with whom he has dealings, and is universally respected. He is an active Freemason, a Knight Templar, a Mason of the Ancient and Accepted Scottish Rite, and a Royal Arch Mason.

G. EOEGHEGAN THE HATTER, No. 511 Fourth Avenue.—It is a well known fact that "Geoghegan the Hatter" is the arbiter of fashions in men's headware in this city. He has had many years' practical experience in the business and carefully noted during his long career the needs and requirements of the citizens in this direction and is therefore well prepared and equipped to meet all demands made upon him. For a period of five years previous to engaging in business on his own account he was clerk and book-keeper for Mr. J. G. McMichael, whom he succeeded in 1887, and has since been doing a flourishing business, and is justly entitled to the appellation "leader." He has made many improvements in the store and fitted it up in modern style in a manner reflecting the highest credit on his good taste and judgment, and each season carries a line of goods which for character and extent are unapproachable. The store is 25x100 feet in area, and all the surroundings are in perfect keeping with the character of the business. Mr. Geoghegan is sole agent for the world renowned hats made by the celebrated Knox of New York, and also A. J. White's English hats made in London. Everything in the way of headgear is displayed in the store, the handsome neat dress silk tile and derbys in all colors and shades in the new blocks, also soft wool and cloth hats and caps of every kind. Straw goods are exhibited when in season, and all the new styles made popular by the decrees of fashion are found at this establishment as soon as brought out, Mr. Geoghegan through his business connections in New York being enabled to obtain them at the very earliest. His prices are governed by moderation, while the quality of the goods and "correct modes" are guaranteed. Mr. R. B. Geoghegan, the courteous proprietor, is polite and attentive and very popular. He enjoys a wide circle of acquaintances and friends among the business men and citizens generally, and is always the first to have on sale the newest, most stylish, seasonable, desirable, and fashionable hats, and always leads and never follows. He is a native Kentuckian and was born in Harding County. He has been in Louisville many years and is a popular member of the Commercial Club. He is a gentleman in middle life and sustains a high reputation as a business man and citizen.

SAMUEL R. CHAMBERS, Wholesale Field Seeds, Nos. 230 and 232 West Main, Between Second and Third Streets.—A most important factor in the seed business of the Falls City is the widely known and reliable house above mentioned. This business was established in 1872 by Messrs. Watts and Chambers, some eleven years later the present proprietor assuming the sole control and management of its affairs. The original premises were located directly opposite to the present more commodious quarters, to which removal was made by Mr. Chambers in 1881. They consist of a substantial four story and basement structure, 25x210 feet in dimensions, equipped with elevator, and affording ample accommodation for the storage of the large stock carried and the general advantageous prosecution of the business. Mr. Chambers commands a large share of the public patronage, not only for the assured quality of his seeds, but on account of the just and satisfactory terms made with retailers and dealers. His field seeds are sold from Canada to Mexico, irrespective of an extensive export trade with southern Europe. In the preparation of the seeds the greatest care is exercised in the selection of those varieties most suitable to the climatic conditions of the several regions to which they are to be forwarded. Altogether, it would be extremely difficult to find a house upon which greater reliance can be placed, and with which every transaction is certain to be accompanied with equity and liberality on one side, and entire satisfaction on the other. Mr. Chambers, the enterprising proprietor of this the largest house of its type in Louisville, is a native of the city, a gentleman of great executive ability and integrity, and is a prominent and active member of the Board of Trade and Commercial Club.

LEN. G. HERNDON & CO., Exporters of Dried Fruit, Wholesale Dealers in Salt Fish, and General Storage, Nos. 313, 315, 317 and 319 Murrell Court.—This enterprise was founded in 1875 by Messrs. Reid & Ferguson, who were succeeded by Ferguson Brothers, and the latter by Ferguson, Herndon & Co., which was carried on with great success until 1889, they building up a large and profitable trade. Ferguson, Herndon & Co. were succeeded in October, 1889, by Len. G. Herndon & Co., composed of Len. G. Herndon and Allen R. Carter. The premises at first utilized were on Main Street, but in 1886, in order to more effectively meet the demands and requirements of the rapidly growing business, the firm built the magnificent five story building which they now occupy. It is 80x100 feet in dimensions, and is situated at Nos. 313, 315, 317 and 319 Murrell Court, between Main and Water, and Third and Fourth Streets. This building is one of the most perfect and complete structures of its kind in the state. Devoted principally to storage purposes, it is equipped with every modern facility and convenience, including an electric elevator, speaking tubes, and constitutes one of the safest, dryest, and coolest warehouses that can be devised. Charges for storage are extremely moderate, and the patronage is large and appreciative. The firm handles fish in large quantities and can always fill the largest orders at short notice and at lowest rates. But it is as "Exporters of Dried Fruit" that they are most widely known. Their factory is equipped with all the latest improved machinery and appliances, including two presses driven by electricity, also a fruit cleaner. They make a specialty of pressing and drying apples and peaches, which they export in vast quantities to Europe. In 1891 they added to their extensive business a new and important feature, that of fruit and produce commission and general merchandise brokerage. They solicit and are at all times prepared to handle consignments of butter, eggs, poultry, fruit, vegetables, hides, feathers, ginseng, hay, grain, straw, etc., allowing liberal advances on the consignments and never deviating from their inflexible rule to return cash with every account sale. This branch of the business is under the management of Mr. H. W. Herndon, whose valuable experience in the produce business ranges over many years. Both parties are natives of this city and members of the Board of Trade. The telephone call is 909-2, and the cable address is "Len. Herndon," Louisville.

J. ADAM LOESER, Proprietor of Walnut Street Brewery, Nos. 732 to 740 East Walnut Street.—The foundation of this splendid business dates from 1859, when the brewery was established by Loeser and Zieler. In 1886 it came under the control of Adam Loeser & Sons, and in 1890 into the possession of Mr. J. Adam Loeser, who at once set about making improvements in the

brewery, increasing the facilities, and has since been extending the business. The brewery is three stories in height, 80x165 feet in dimensions, and in all departments is equipped with everything requisite for producing and supplying the finest and best quality cream beer, which is unsurpassed for purity, flavor, and general excellence; and that its superior quality is appreciated by the public is demonstrated by the fact that the demand is active, brisk, and rapidly growing, and two double and one single wagon are kept in service delivering orders, which come from hotels, restaurants, and private families in the city, suburbs and nearby towns. Mr. Loeser is a young man, live, wideawake, and progressive, liberal and public spirited, and is always to be found in the front among those who foster and promote every enterprise that is for the benefit of Louisville, his native city. He was brought up to the brewing business, and knows what the citizens require in the way of a fine cream ale, and supplies them with an article that fully meets their requirements and which is endorsed and recommended for wholesomeness and health giving qualities. Mr. Loeser belongs to the Brewery Association of Louisville and the United States Brewery Association. He was born and raised in the house in which he now resides, adjoining the brewery. He is a social, genial gentleman, and has made hosts of friends by his courtesy and urbanity. He is one of the best known brewers in the city, and his celebrated XXX Cream Beer is the most popular beverage.

KAYE & CO., Brass Founders and Machinists, No. 32 Water Street.—For many years the manufacture of all kinds of brass castings has constituted a very important American industry. It is a business that requires the investment of large capital, while at the same time it is a source of employment to numbers of skilled workmen. Among the prosperous and old established houses actively engaged in this line in Louisville is that of Messrs. Kaye & Co., bell and brass founders, etc., whose foundry and machine shop is located at No. 32 Water Street. This business was established in 1841 by Mr. Wm. Kaye, who died in 1890 after a long and honorable career. He was succeeded by his son, Mr. S. J. Kaye, who is sole proprietor and has been thoroughly trained in this important industry and makes a specialty of manufacturing bells. He also turns out artistic and heavy brass castings and burning brands, which are unexcelled for quality and finish. The premises occupied comprise a substantial three story brick building, fully supplied with the latest improved appliances and machinery, operated by steam power. None but skilled workmen are employed, and the trade of the house extends throughout the entire United States. He manufactures the finest grade of bells for churches, academies, fire alarms, factories, court houses, etc., also chimes and peals. Orders are filled promptly at the lowest possible prices, and all work is fully warranted. Mr. Kaye is a native of Louisville, and a popular member of the Commercial Club. He is an honorable business man, whose success is as substantial as it is well deserved. Bells are now heard ringing in all the principal cities of the United States, and the demand for them is steadily increasing.

S. J. HOBBS & CO., Real Estate Agents, No. 210 Fifth Street.—The leading field of financial investment in Louisville is unquestionably that of real estate, and in no way can large or small sums of money be better applied to secure sure and productive returns than in the reality of this great centre of trade. Prominent among those who have taken an active part in promoting the best interests of the city in this respect and have built up influential connections with property owners is Mr. S. J. Hobbs (trading as S. J. Hobbs & Co.), of No. 210 Fifth Street. Mr. Hobbs has been connected with the real estate interests of this city since 1865, both as agent and as surveyor of city property. He is noted for his intimate personal knowledge of all the business and residential sections of Louisville, and intending purchasers can always rely upon his superior knowledge and sound judgment, both as regards prices, surroundings, and other information. As an expert surveyor he has few equals and no superiors in this section, filling the important office of surveyor to the well known Falls City Abstract Co. His standing in financial circles is of the highest, and in his policy and methods Mr. Hobbs is a thoroughgoing exponent of the great cardinal principles of equity and probity, which form the only basis of enduring prosperity. Mr. Hobbs is a Kentuckian by birth, and a prominent member of Louisville's leading coterie—the Commercial Club.

L. METZGER, Poultry, Game, Produce, Fruit, Butter, Eggs, Etc., No. 356 Second Street.—One of the most notable establishments in the trade of provisions and poultry is that of L. Metzger, which has been in successful operation since 1865, and has always been popular with the best class of customers. The premises have an area of 20x100 feet, and contain every convenience for the accommodation of patrons. A fine display is made of choice cuts of beef, veal, lamb, mutton, pork, etc., and also salt and smoked meats of all kinds, and in season, poultry, game, fruits, and produce of every kind. A specialty is made of prime creamery and dairy butter, and also dressing poultry to order. Everything sold is obtained direct from the leading and best sources of supply, and about this well conducted establishment there is always a scene of busy activity. Mr. Leopold Metzger, the founder of the business, was very popular in the community and had a large circle of friends and acquaintances. Since his death, which occurred in 1872, the establishment has been under the control of his estate and is ably conducted by his widow, Mrs. L. Metzger, assisted by her sons, Mr. L. and Mr. Moses Metzger, who are practical, experienced, active, young, enterprising business men of unquestioned reputation, and unremitting in their attentions to customers. The meat cutting department is under the skilful supervision of Mr. Mitchell Emlammlein, which insures to this branch a gentleman of experience, and in consequence popular prices always prevail and the choicest and best goods only are kept in stock, business is active and each succeeding year increases in volume.

GEO. L. SMITH, Metal Roofing, Etc., Wholesale Coal and Iron Manufactory, Nos. 106 and 108 East Green Street.—The foundation of this business dates from 1859, when it was established by Mr. Smith as a manufacturer of tinware, the other branches being added later on, and continued by him until 1880, and from that date for a period of about a year conducted by Smith, Bagley & Co., when the firm was dissolved and the operations have since been carried on by Mr. Smith, who has increased the facilities and very materially extended the trade. The building occupied is a double three-story structure, with a front of 32 and a depth of 120 feet, and throughout is equipped with every modern facility and convenience for filling orders and executing contracts of any magnitude. The first floor is utilized as office and salesroom, the second for manufacturing cornices, and the third for doing all kinds of galvanized iron and tin work and manufacturing coal hods. Mr. Smith furnishes estimates for metal roofing and galvanized and copper cornice work, window caps, etc. He also manufactures and puts up galvanized skylights, and manufactures coal hods for the wholesale trade. From 20 to 25 skilled workmen, experienced and practical in their respective departments, are employed, and a brisk business is carried on. In the salesroom a full stock of everything manufactured is kept on sale, including improved metal burial caskets, which are a specialty. Mr. Smith is a native of Louisville, where he has always resided, and identified with every movement bearing upon the welfare of the city. He is an active member of the Board of Trade and has been connected with that organization for eighteen years, and enjoys a high reputation in commercial circles. He manufactures coal hods by the thousands and supplies a demand from this state, Indiana, Tennessee, and Louisiana, and all parts of the south and west.

C. HENRY DORN, Hats, Caps, Furs, Etc., No. 318 West Market Street.—Upwards of twenty-seven years ago this enterprising gentleman started a business which was destined to grow and become one of the largest and most popular of its kind in the city. His store for fourteen years was located on Third Street between Main and Market, but in 1877 Mr. Dorn, to meet the exigencies of his rapidly increasing trade, erected the building he now occupies. It is one of the best arranged hat emporiums in this city, displaying a commendable degree of taste and good judgment in its every feature, while the stock of imported and domestic hats, caps, furs, gloves, canes, umbrellas, etc., surpasses anything of the kind in this neighborhood. It comprises goods fit for all classes, embracing the finest silk dress hats, travelling hats and caps, soft and stiff felts, straws in spring and summer, furs and fur caps, mittens, gloves, umbrellas, etc., all in the latest and most fashionable styles, and finished in the neatest and most workmanlike manner. Mr. Dorn devotes his entire time and attention to the business. He includes among his regular customers many of the best dressed

gentlemen in this part of the city, while his transient trade is far above the average. Reasonable in price, always giving the utmost satisfaction even to the most fastidious and captious, he has built up a large and lucrative local patronage, amounting in the annual aggregate to some \$25,000. He is of Austrian nationality, and has been a respected resident of Louisville for the past thirty-seven years. Mr. Dorn is a member of the I. O. O. F., 32d degree Freemasons, and prominent member of the Knights Templar and Knights of Honor.

JOHN W. & D. S. GREEN, Stock and Bond Brokers, No. 454 West Main Street.—A thoroughly representative financial establishment in this city is that of the above mentioned concern. They are one of the most extensive operators in this market, and have earned an enviable reputation for their strict integrity and honorable manner of transacting business. The house was established in 1868 by the firm of Morton, Galt & Co., of which Mr. J. W. Green was a member. In 1879 the latter gentleman bought out his partners' interest, and associating with him his brother, Mr. D. S. Green, formed the present firm, who have since conducted the business with unparallel success. Their offices are on the ground floor of the building at the above address, and are well ordered and fitted up with everything that can facilitate the transaction of their important business. Both gentlemen have had long and practical experience, and possess an accurate knowledge of every detail and feature of the money and stock markets of the continent, as well as of Europe. They buy and sell for cash or on margin, on commission, stocks, bonds and investment securities, as well as real estate paper. They are heavy operators themselves and lead the Louisville exchange. Recently one of their purchases was \$500,000 worth of Louisville Water Company's bonds. Full quotations are being continually received from New York and other large fields of operations for the benefit of patrons, and any information or advice is gladly furnished. All reliable sources are carefully searched as guides to the market, and whatever is listed in New York or Louisville can be found upon their board. They invite correspondence in this direction, and maintain an efficient staff of clerks and assistants for the better service of their patrons. The telephone call is 55-2, and communications sent over the wire receive prompt and immediate attention. Their business connections are of the highest and most reliable, while their own reputation and standing as financiers and honorable business men are of the best character. Both parties are prominent members of the Commercial Club.

J. NO. PASSALACQUA & BRO., Importers and Jobbers of Fruits, Nos. 110 and 112 East Market Street.—The importance of this city as a great centre of the wholesale trade in foreign, tropical and California fruits cannot be overestimated. The splendid business now conducted by the above named firm had its foundation in 1877, when operations were commenced in a small way at the corner of Market and Preston Streets. Trade continued to grow and expand, and in 1886 a removal was made to No. 112 East Market Street, and the whole attention of the firm given to the wholesale trade, which developed rapidly, and a short time ago the building adjoining was secured in order to obtain facilities for the storage of stock and attend to the demands of the city and country patrons. The two buildings occupied have a front of 40 feet with a depth of 200 feet, and in all departments has been fitted up and arranged with a special adaptability to the purposes of the business. For hastening the ripening of fruit there are eight rooms kept at a temperature of from sixty to eighty degrees, while the cellars afford every convenience for the preservation of fruit, the arrangement for keeping this department cool being perfect and complete. The firm receive direct from Spain, Italy, the West Indies and the tropics, fruits of all kinds, oranges, lemons, limes, bananas, etc., and also Florida oranges, lemons, and the choicest and finest productions of California, and also dried fruits, dates, figs, raisins, etc., and as importers and jobbers it is within the bounds of verity to say that the house is the largest in this business west of the Alleghenies. The firm also do an immense business in fire-works, and control a trade widely diffused throughout Kentucky and all the adjoining states, the south and southwest. Mr. John and Mr. Chas. Passalacqua, the co-partners, are natives of Italy. The former came to Louisville in 1871 and the latter in 1874. They are well known in business circles, and greatly esteemed for their undeviating integrity. They are both members of the Commercial Club.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

KENTUCKY LIFE AND ACCIDENT INSURANCE CO., No. 436 West Jefferson Street.—One of the most successful and progressive insurance corporations in this section of the United States is that known as the Kentucky Life and Accident Insurance Company, whose home office in Louisville is located at No. 436 West Jefferson Street. This company was chartered by the Legislature of Kentucky in 1886, but was not organized or commenced business until the latter part of 1889. Its annual report for 1890 shows that the company has a sinking or reserve fund and net assets amounting to \$63,047.05. Prudent men no longer doubt



the expediency of judicious investment in life and accident insurance policies, and the tables and rates adopted by this reliable company are considered by experts in insurance matters to be an accurate index of the proper premiums. The rates are adjusted to age and occupation, while members all pay according to the expectancy of life and the probability of accident. No portion of the mortuary fund can be used for any purpose except to pay losses and protect the fund. All policies have a cash surrender value or a paid up insurance value after five years' membership. All certificates of membership are incontestable after five years, and the cost of insuring is extremely low, because the company is conservatively managed and its plan scientifically adjusted. This company furnishes life and accident insurance or disability benefits combined in one policy, or in separate policies, at about one half the rates charged by stock corporations. The following gentlemen, widely known for their prudence, executive ability, and sterling integrity, are the officers, viz.: Hon. W. B. Hoke, president; Geo. W. Griffiths, M.D., medical supervisor; W. T. McCarley, superintendent; W. H. McKinley, secretary; Marc Mundy, attorney. The Louisville Trust Company is the trustee of the company's security and reserve fund. Judge W. B. Hoke, the president, is one of Louisville's public spirited and esteemed citizens. He is a prominent Freemason, and is also connected with several other societies. Dr. Griffiths is one of the city aldermen and is ex-president of that body. For the convenience of members, payments can be made in bi-monthly instalments or six times a year, the first payment being due and payable about thirty days after policy is issued. Accident or disability benefits cost the same for all ages, and are classified according to occupation. For further details, rates, etc., those interested are requested to call on or write to the superintendent or manager of the company.

BLOCK, FRANCK & CO., Distillers Kentucky Oaks Sour Mash Whiskey, No. 205 Main Street.—Among the leading distillers of Kentucky whose whiskies have won popular favor and secured high recognition in all parts of the United States, there is none whose productions are so highly prized for the purity, flavor, and uniformly high standard of excellence as the house of Messrs. Block, Franck & Company. This business was inaugurated in 1880 by Messrs. J. Block, L. Franck, and E. Franck, and from its inception gained a front rank in the distilling industry of Kentucky. The distillery is located at Pleasure Ridge Park, Ky., nine miles below Louisville on the N. N. & M. V. Railroad, and is one of the model establishments of the kind to be found in the state. Thoroughly equipped with all the most modern and latest improved machinery and appliances, it is provided with every facility for the prosecution of the business in the most satisfactory manner. Eighteen skilled hands are employed, and every bushel of grain is mashed in small tubs, and the production is strictly hand made sour mash, distilled on the same plan as done forty years ago. The output is not excessive, the annual capacity being about 6000 bbls. The firm make a leading specialty of two brands, the "Kentucky Oaks" and the "Derby Rye." In producing these superior goods, only the hominy part of the grain is used, thereby freeing it from fusel oil before distilling. Only the best and purest ingredients are used, and none but the most skilled labor employed, while every step in the process of distillation is attentively looked after by superintendents of long and valuable experience in the art. The result is the production of fine whiskey. It is endorsed and recommended by leading medical practitioners for its healthful and strengthening effects on convalescents, and forms a most agreeable article for club, hotel, or drug store use. The offices of the firm in Louisville are spacious and commodious, occupying the entire ground floor, and in these some seven or eight clerks, bookkeepers, etc., are employed. The warehousing facilities are perfect in every respect, the storage capacity being 8000 bbls. Thirteen travelling salesmen are kept busy on the road, and the trade of the house extends into every corner of the United States. The partners are all natives of Louisville, and are among its most pushing and enterprising young business men.

THE H. A. THIERMAN CO., Distillers, Nos. 227 & 229 West Main Street.—Prominent among the firms representing the distilling industry of this state, or, indeed of this section of the country, must be named that of the H. A. Thierman Co., of this city. A sketch of the city's interests would be wholly incomplete without full reference to this firm, which was established in 1864 by H. Thierman & Co. Two years later this firm was dissolved, and Mr. H. A. Thierman established the firm of Thierman, Frante & Co. In 1872 the firm name was changed to H. A. Thierman & Co., and ten years later (1882) the present corporation was formed, with H. A. Thierman, president, and William Ruedeman, secretary. It was organized with a fully paid up capital of \$50,000; to-day it shows a surplus of \$75,000, a significant proof of the success which has attended the business. The company own and operate two distilleries in Jefferson County, viz.: the American Distillery Co., of which Wm. Ruedeman is president, H. A. Thierman, vice president, and E. M. Babbitt, secretary. This is organized with a capital of \$25,000, paid up. It has a capacity of 400 bushels of grain per day, and has a storage capacity of 20,000 barrels. All of the product is handled by the H. A. Thierman Co. The second is the Rugby Distillery Co., with a paid up capital of \$50,000, of which H. A. Thierman is president, Wm. Ruedeman, vice president, and Mr. Babbitt, secretary and manager. This distillery has a daily capacity of 1,000 bushels of grain, and a storage room for 35,000 barrels. All this, too, is handled by the firm. On or about May 1 the company moved to the large double building now occupied. These premises consist of a four-story brick building with basement, 35 feet front by 204 feet in depth. Here 5,000 barrels can be stored. The company carries a large stock of their own product, their specialties being the "Belle of Louisville," "Mayflower" sour mash bourbon and rye, and "Indian Hill" bourbon and rye. They do a business of \$650,000 to \$800,000 a year, the trade extending all over the United States, with a very fair export trade outside its borders. Mr. Wm. Ruedeman has been connected with the business since 1873. The company are members of the Board of Trade and of the Commercial Club.

H. M. REDEMANN, Dealer in Barbers' Furniture and Supplies, No. 222 West Market Street.—One of the most popular among the well known young representative business men in this city we find the above named gentleman. Mr. Redemann is a native of this city, and was born about thirty-five years ago. He is a practical cutter, grinder and polisher, and commenced business operations on his own account in 1884, and from that time enjoyed a success as well merited as deserved. The premises, comprising a store 18x75 feet in area and a workshop in the rear, are well fitted up, and every convenience is at hand for business purposes. He carries a full stock of all kinds of furniture and supplies used by barbers, including razors, shears, etc., and is the agent for the chairs and supplies manufactured by Theo. A. Koch of Chicago, the Barbers' Supply Co. of that city, and F. A. Koker Barbers' Supply Co. of New York. Mr. Redemann can furnish anything needed in fitting up "tensorial art parlors" at the very lowest prices, and always guarantees the best satisfaction. He also concaves razors, grinds and polishes shears and clippers and edge tools and cutlery generally, and gives his personal attention to orders from the city or country. He is doing a splendid flourishing business, enjoying the unbounded confidence of the public, and as a business man and citizen sustains a high reputation. He belongs to the Odd Fellows and is widely known and popular.

H. ENRY W. RUDOLF, Glass Stainer, Nos. 237 and 239 West Green Street.—Among those in this city who are conspicuous and have attained a high reputation as artists in this special work is the gentleman above named, who is highly regarded as an expert, and whose splendid original designs and harmonious blending of colors and tints so as to produce the most pleasing effects have given him prominence as an authority in all matters pertaining to this branch of decorative art work. He has had a thorough training in all that belongs to the business, and makes a specialty of decorative and ornamental work for churches, buildings, dwellings, and also fine jewel work and art bevel glass work, and is ever ready to furnish estimates or offer suggestions to builders, architects and property owners, and carry through to completion contracts of any magnitude. He occupies an admirably equipped workshop 25x75 feet in area, employing only skilled assistants, and possessing every facility for the prompt execution of any work intrusted to him. Mr. Rudolf is popularly known in this city, and as an artist in his line and useful citizen sustains a high reputation. He was born on the Atlantic Ocean and brought up in Buffalo, N. Y., and located in this city over a quarter of a century ago, and has since enjoyed a well merited prosperity. He commenced business operations on Market Street between Second and Third in 1880, and owing to increasing trade was compelled to seek larger and more commodious quarters, and two years ago secured and has since occupied the present premises, and is better prepared than ever before to fill orders, and to render satisfaction to all requiring art work in his special line.

M. YRICK & BAISCH, Dealer in Wall Paper, Window Shades, Pictures, Picture Frames, Easels, Table Oil-cloth, Etc., No. 1116 Market Street.—A representative and enterprising firm in this city enjoying a well earned reputation for superior goods and first-class work is that known as Myrick & Baisch, dealers in wall paper, window shades, etc., whose noteworthy establishment is desirably located at No. 1116 Market Street. This enterprise was originally founded in 1882 by Mr. Myrick, and during the past year Mr. Baisch was taken into partnership, and the present style adopted. They removed to their present place of address in 1890, and the entire three-story brick building, 18x50 feet in dimensions, is occupied for business purposes, being perfectly appointed throughout for this line of trade, and from three to five competent assistants are in attendance. The stock carried embraces wall paper, dadoes, friezes, centre pieces, etc., representing all the newest designs, from the plainest to the most elaborate, window shades of all kinds, pictures, easels, toys, table oil-cloth, etc., also a full line of picture frames of every description, which are made to order at short notice. This firm gives particular attention to interior decorations, and as paper-hangers are highly endorsed and recommended for the skill and good taste they display in all their work. In every department the most reasonable prices prevail, and all their work is guaranteed perfect in every instance. Messrs. Myrick & Baisch are both natives

of Louisville, and are the recipients of a large and influential patronage from all classes of this community.

C. HAS. RUEFF, Watchmaker and Jeweller, No. 651 East Jefferson Street.—Among the well known and leading watchmakers and jewellers in this section of the city especially deserving of mention is the gentleman above named. He began business here in 1877, and from the start has ever been the recipient of a large local trade. The commodious and handsomely appointed store is 20x45 feet in dimensions, most attractively fitted up with plate glass show-windows, cases, walnut fixtures, counters, etc., and employment is furnished to three skilful assistants. A large and valuable stock of foreign and domestic watches, in gold and silver, French and Swiss clocks in marble, bronze and wood, jewelry of every description, sterling silver and plated ware, gold and silver headed canes, etc., is at all times carried, the display being unique and attractive, and one of the finest to be found. Particular attention is given to repairing jewelry, fine watches, etc.; also diamond setting is done here, all the work being performed in the highest style of the art, and at the lowest prices. Mr. Rueff, who is a native of this city, is himself an expert in the business, and is regarded as one of the ablest and most deservedly successful exponents of his trade, to which he has devoted twenty years of his life.

H. AMILTON & CO., Wholesale Produce, No. 323 West Main Street.—Among the widely known houses engaged in the produce commission business in this city is that of Hamilton & Co., extensive wholesale dealers in butter, cheese, fruit, etc. This business was originally established in 1874 by Mr. E. P. Hamilton and G. W. Hamilton, who conducted it most successfully up to his death in 1883, when he was succeeded by his son, who took Mr. G. W. McCreedy into partnership with him, and the present style was formed. During the past year Mr. McCreedy withdrew from the firm, and Mr. Hamilton has since been sole proprietor, still retaining the old form. The premises occupied are spacious and commodious, including a three-story and basement brick building 20x150 feet in dimensions, with a warehouse in the rear, and these afford ample accommodation for the storage and preservation of the choice and valuable stock carried, while ten able assistants are employed. Consignments are constantly received, and quick sales and prompt returns have always been a fixed rule with this house. The general business done is of the most prosperous annual aggregate, and is steadily increasing, the trade being distributed throughout Kentucky, Indiana and the south. The goods in stock are sold at the lowest market prices, and include the choicest butter, cheese, apples, potatoes, onions, hominy and grits, cereals, dried fruits, etc., and the facilities of this concern are unsurpassed by any similar merchant in the city. Mr. Hamilton, who is a native of Madison, Indiana, is fully conversant with every detail of this trade, and is a member of the Commercial Club of this city, where he has resided for the past seventeen years.

K. ETTMANN & KERSTING, Jewellers' Supplies, Corner Fourth and Jefferson Streets.—This important branch of jewelry trade forms an important adjunct to the enormous total of the city's business, and a reliable and progressive house engaged therein is that above mentioned. This enterprise was established some two years ago by Messrs. George H. Kettmann and H. F. Kersting, who in the comparatively brief intervening period have succeeded in acquiring a business connection which is broadly distributed throughout Kentucky, Indiana, Illinois, Tennessee, Mississippi, Alabama, Georgia, Arkansas and Texas. The firm are extensive importers and jobbers of watch materials, jewellers' supplies, tools, spectacles, chains, etc., their goods being noted as the finest of the kind on the market, and are unexcelled for reliability, utility, and general superiority. The premises occupied comprise a section of the second floor of the building at the address already indicated, having dimensions of 25x80 feet, giving ample accommodation for the manipulation and display of stock and the general advantageous prosecution of the business. Seven skilled assistants are employed, and the house is well represented on the road by a corps of efficient travelling salesmen. Mr. Kettmann is a native of Memphis, Tenn., his partner hailing from St. Louis, Mo. They are gentlemen thoroughly conversant with the wants of the jewelry trade, and prominent members of the Falls City's well known Commercial Club.

WESTVIEW SAVINGS BANK & BUILDING CO., No. 249 Fifth Street.—An important addition to the financial facilities of Louisville was made when in May, 1890, the Westview Savings Bank & Building Co. began operations. The company was duly organized and incorporated in 1885, to purchase, open up and develop tracts of city real estate. The results have been most satisfactory, and the company owns a large tract of the choicest real estate convenient of access to the centre of the city, and where it has erected a number of very handsome houses. The bank has a paid-up capital of \$200,000, and its stock is held by prominent capitalists and business men. The directors are as follows: Messrs. Dennis Long, of Dennis Long & Co., iron pipe manufacturers; M. Muldoon, of M. Muldoon & Co., marble; J. F. Gebhart, of New Albany Woolen Mills; J. C. and W. C. Kelly, of Kelly Axe Manufacturing Co.; W. T. Pyne, mill machinery and furnishings; Dr. M. K. Allen, president of the Louisville school board; R. R. Glover, president of the Louisville Coffin Co.; Edgar Hounsfield, president of the Dupont Paper Mill; Geo. A. Newman, druggist; S. T. Ballard, Ballard Flour Mills; Harry L. Smyser, secretary of Lithgow Manufacturing Co.; A. F. Tappan, of the Fischer Leaf Co.; Joseph H. Peter, of Peter & Burghard Stone Works; J. W. Sawyer, grocer; Newton G. Rogers, lawyer; Mr. Bennett, of Louisville Furniture Manufacturing Co.; W. B. Cecil, of Danville, Ky.; W. O. Jones, of Walton Boiler Manufacturing Co.; and John Rauschenberger, of Ohio Falls Car Works. Here are twenty influential and respected capitalists and business men, whose names are familiar to all. Mr. W. T. Pyne, the president, brings to bear a wide range of financial experience; he is noted for sound judgment and marked executive ability, and is specially qualified to discharge the responsible duties of his post. Mr. Dennis Long is second vice-president, and Mr. S. Thurston Ballard first vice-president, while Mr. Geo. M. Crawford is the capable and attentive cashier. The bank has already achieved a great success. It has numerous depositors, and offers substantial inducements to all who desire to open a savings account. Interest is paid at the liberal rate of five per cent. per annum and compounded semi-annually; depositors have the security of the capital of \$200,000, the certainty of an honorable and an able management, and no financial institution is more worthy of success in this great and meritorious line of effort.

CONRAD YOUNG, Cooper, No. 156 Second Street.—The leading house of this kind in this city, by reason both of the magnitude of its operations and the general excellence of the work turned out, is that of Mr. Conrad Young, which was founded in 1874 by the firm of Young, Hoggins & Wemmel, and from the start built up a large and influential trade. In 1882 Mr. Young succeeded to the sole control of the business, and under his enterprising and judicious management it has extended the sphere of its operations, and greatly increased the volume of its trade. The premises utilized are very spacious, and comprise three buildings, and large yard room, the whole covering an area of 70x100 feet. Two of these buildings and the yards belong to Mr. Young. The establishment is perfectly appointed and well ordered in all its departments, and is thoroughly equipped with the latest perfected machinery, tools and appliances known to the trade. From twenty-five to thirty skilled hands are employed, and the output averages over two hundred barrels per week. Mr. Young commands all the advantages naturally accumulated by many years of identification with a special line of trade. He uses only the best quality of white oak, and turns out goods which cannot be equalled in this market. The leading distilleries of the state obtain their supplies from him, and he has also heavy orders from the distillers of adjacent states. A thorough master of his trade in all its branches, he is thoroughly alive to all modern progress and improvement. His prices are uniformly fair and equitable, and he has earned an enviable reputation for the prompt and liberal manner in which he carries out all his undertakings. He is a native of Germany, and has resided in this city since his boyhood. He is a public minded and enterprising citizen, and is popular with all classes.

SCHLOSSER BROTHERS, Pharmacy, Corner Second and Chestnut Streets.—Louisville has just reasons for taking pride in her pharmaceutical concerns, both commercially and educationally, and among those houses which have earned a deservedly high reputation and popularity for first-class goods and liberal business management in this section of the city, is that now

presided over by Messrs. Schlosser Brothers, whose well conducted establishment is located at the corner of Second and Chestnut Streets. This has been a well known locality for this business for upwards of thirty years, the first proprietor of this pharmacy being a Mr. J. Jabine, who opened here in 1860. Since that period there has been a series of changes in the proprietorship, Mr. Jos. J. Schlosser assuming the control in 1883, and during the early part of the past year associating with him his brother, Mr. Peter Schlosser, under the existing firm title. The store has dimensions of 28x60 feet, is handsomely furnished and fitted up in the latest improved modern style, the entire interior being in solid antique oak handsomely finished. It also includes a fine soda fountain, made by Tuft's of Boston, Mass., while ample provision is made for the filling of physicians' prescriptions at any hour of the day or night, in which the acme of precision and accuracy has been reached. The stock embraces a full assortment of pure, fresh drugs, chemicals, proprietary remedies of standard merit and reputation, toilet articles, perfumery, fancy goods, druggists' sundries and the usual complement of the first-class pharmacy. Messrs. Schlosser are of German nationality, and have been highly respected residents of Louisville since 1869. Both brothers are regular graduates and members of the Louisville College of Pharmacy, and prominent members of the State Board of Pharmacy and American Pharmaceutical Association, and are rightly ranked among the leading pharmacists of the Falls City.

CHAS. J. LAMPE, Harness, Saddles, Collars, Bridles, Whips, Combs, Brushes, Etc., Corner Green and Clay Streets.—One of Louisville's oldest and best known harness and saddlery shops is the veteran establishment conducted by Chas. J. Lampe at No. 701 northeast corner Green and Clay Streets. It has been in existence for thirty-seven years, and during the entire period has been growing in favor and patronage. The work turned out here, too, is of a very superior character, harness to order and repairing being a specialty, while every article offered for sale is warranted as to make and material. This thriving business was established in 1854 by J. A. Lampe, who carried on the same up to January, 1890, when it passed into control of his son and successor, the present proprietor. The quarters occupied as store and shop are commodious, ample and well arranged, and several competent workmen are employed, custom work and jobbing being executed in the highest style of the art at short notice. A large and fine assortment is always kept in stock here, comprising carriage, cart and buggy harness, saddles, bridles, collars and kindred leather specialties, whips, brushes, combs, etc., while the prices prevailing are exceedingly low, quality of material and character of workmanship considered, and all orders receive immediate attention. Mr. Lampe the younger, who is a gentleman in the prime of life, born in this city, is a thoroughly practical harness maker himself, of ample experience, and has a complete knowledge of the business in its every detail.

PRESTON STREET PLANING MILL, Nos. 1207 and 1209 Preston Street.—Prominent among the successful houses in Louisville is that of Messrs. Lortz & Frey. This industry was established in 1873 by Mr. John Fichtner, who was succeeded by Messrs. Savage & Lortz. On the retirement of Mr. Savage September 1st, 1890, the present firm assumed the management, the copartners being Messrs. Gus. Lortz and John F. Frey. They leased and occupy a spacious lot 100x140 feet in area, on which is erected a substantial two story brick planing mill. Here the firm employ, when busy on contracts, about fifty-five or sixty skilled workmen. The machinery of the mill is driven by a twenty horse-power steam-engine, and the yard has a capacity of storing 250,000 feet of lumber. Messrs. Lortz & Frey turn out largely sash, doors, blinds, frames, mouldings, turnings, and other planing mill work, and also deal in all kinds of building lumber. The firm contract for the erection of buildings, brick or wood, and have latterly built the Bull Block Main Street, and fine residences for Messrs. J. H. Linderberger, Jos. Berts (Brook Street), and C. C. Early (Brook Street). Their buildings are greatly admired by architects and experts for their finish and substantial qualities, and at the same time they are noted for closely following specifications. Mr. Lortz is a native of Louisville, while Mr. Frey was born in Henderson, Ky. As manufacturers and builders they are highly regarded for their integrity, and well merit the liberal and influential patronage accorded.

FARMERS' HOME, Monsch Brothers, Proprietors, Nos. 412 to 422 East Market Street.—The "Farmers' Home" has achieved well nigh a national reputation. No hotel is so well or so favorably known throughout the state of Kentucky or the southwest. It was established in 1877 by Messrs. G. H. Stockhoff & Bro., who built the hotel. In 1888 the present proprietors succeeded, Mr. H. J. Monsch, Jr., being a native of Louisville, and Mr. C. L. Monsch of Indiana. Both gentlemen are young, popular and enterprising. Further, they are practically experienced, and are recognized as thorough masters of the difficult art of modern hotel keeping. The "Farmers' Home" contains 75 light and airy sleeping



rooms, and can readily accommodate 200 guests. The dining hall seats 100, and the firm are liberal caterers, who purchase the best of everything. They employ skilful cooks, and all the delicacies of the market are served here in first-class style. A meal here costs 25 cents, and stands comparison with meals costing twice as much, showing the enterprise of the proprietors. The hotel has all the improvements. It is lit by electricity, electric call bells, etc., while over forty help are employed, and guests are made truly comfortable in this homelike house. Some idea of the patronage of this popular hotel may be gathered when we state that five to six pages of the register are filled daily, the average running 150 guests in transit or permanent. In fact the Farmers' Home has the bulk of the transit trade in Louisville, and is doing the finest business of any house in the city. This will be readily realized when we state that during a recent week (March, 1891) the proprietors were obliged to turn away over 50 guests, lacking room to accommodate them. In connection with the hotel is a large wagon yard and stable. The buildings are of brick, and specially intended for the purpose. Here are excellent accommodations for 100 horses, while the yard and sheds have lots of room for wagons. There is an entrance on Market Street, and also one on Preston Street. There is a first-class bar, sample room, barber shop, and all conveniences. Only the best and purest brands of wines, whiskies, and other liquors are kept here, and the proprietors believe in having everything in and about their establishment of the best. This is decidedly the best one-dollar-a-day house in the city or state, and has a deserved celebrity far and wide. Messrs. Monsch are deservedly popular; they are able and energetic in the discharge of the onerous duties devolving upon them, and have permanently retained the respect and confidence of the community at large, while they have made the "Farmers' Home" more than ever the popular stopping place in Louisville.

VALENTINE UHRIG, Manufacturer of Bungs, Faucets, Taps, Spiles, and Plugs, Etc., No. 417 East Jefferson Street.—An old established and popular enterprise is that of Mr. Valentine Uhrig, manufacturer of bungs, faucets, taps, etc. This prosperous business was started by Mr. Uhrig in 1861, and from its inception the venture has proved a positive and permanent success, the general business done amounting to about fifteen thousand dollars annually. The spacious and commodious premises occupied cover an area of 28x204 feet in size, and these are perfectly equipped, full steam power and all necessary facilities being in service, and ten skilled and efficient hands are constantly employed. Mr. Uhrig manufactures all kinds of compressed and cut bungs, faucets, taps, spiles, plugs, mallets, stair banisters, newel posts, dumb bells, base ball bats, Indian clubs, ten pins and balls, fan handles, etc., all of

which are widely celebrated for their superiority and general excellence. All kinds of wood, stone, and ivory turning also receive special attention in this reliable house, where all orders are promptly and satisfactorily filled at short notice. The large and substantial trade extends all through the United States. Mr. Uhrig, who was born in Germany, is a man of the strictest probity in all his transactions with the public, and he is ably assisted by his son in the management of the business, in which they have both had long and varied experience.

FALLS CITY BOILER AND MACHINE SHOP, Geiger, Fiske & Co., Proprietors, Nos. 725, 727, and 729 East Main Street.—There are numerous manufacturing establishments represented in Louisville that maintain an active trade and do a large annual business in their respective lines of goods. The growth of such concerns cannot be gauged by the general run of trade. They are on a different plan and fill a sphere of usefulness of the widest extent. To such category belongs the comparatively recently opened Falls City Machine and Boiler Shop, Geiger, Fiske & Co., proprietors, the proprietorship being augmented by the admission of Mr. W. E. Koop in 1890. The firm already enjoys a widespread reputation as manufacturers of all kinds of machinery, boilers and sheet iron work, a specialty being made of the construction of direct acting electric elevators. They have equipped such houses as the Aldine Furniture Company on Market Street, the California Fig Syrup Company, Thirteenth and Livingston Streets, and now hold contracts for the fitting up of many other structures of a like calibre. The premises occupied cover a ground area of 200x150 feet, sixty skilled operatives being provided with constant employment. The individual members of this enterprising firm are Messrs. Chas. Geiger, a native of Germany, G. W. Fiske, a native of Louisville, and W. E. Koop of Cincinnati, who was formerly treasurer and now a director of the well known Baregreen Woolen Mills. In conclusion, it may be added that the phenomenal success of this concern in so brief a period is to be attributed, not merely to the ample financial resources of its proprietors, but rather to their consummate knowledge of all details and processes connected with the branch of industrial activity with which their interests are identified.

BOSSHART & BUSSEY, Funeral Directors and Embalmers, No. 1620 West Market Street, Between Sixteenth and Seventeenth Streets.—The business of the undertaker has during the past quarter of a century received such advancements in its methods that from a trade it has become a profession, exacting from those who would be successful in its practice qualifications and acquirements before little dreamed of. Among the numerous exponents of this science in Louisville, few combine such excellent business ability with perfect scientific attainments so eminently as Messrs. Thos. J. C. Bosshart and Thomas F. Bussey, who compose the firm of Bosshart & Bussey. Mr. Bosshart was for some years associated in the same line of business with Mr. Chris. Miller, while Mr. Bussey was connected with the Louisville Coffin Company. In September, 1890, they established their present business, and although but a few months have since elapsed they have secured a large and influential patronage. The premises utilized by them are located at No. 1620 West Market Street, and comprise the ground floor of a building 25x80 feet in dimensions, with coach house and stables adjacent. The office and warerooms are neatly appointed and fitted up, and contain a select and varied stock of funeral requisites, including coffins, caskets, metallic cases, shrouds, plumes, etc., all purchased at first hand from the most reliable sources. The firm are prepared to take charge of remains at any hour of the day or night, procure interment in any of the cemeteries, and in a word relieve the bereaved relatives and friends of all trouble and annoyance incidental to looking after these sorrowful details. Embalming, when desired, is performed according to the latest scientific methods, and satisfaction is guaranteed. Carriages are furnished at short notice, and the office is open at all hours. Telephone communications (call 472-2) receive immediate response. In all cases fair and equitable prices prevail. Mr. Bosshart is a member of the Masonic Order, of the Knights of Honor, and of the Knights and Ladies of Honor. Both he and Mr. Bussey belong to the I. O. O. F. They are natives of Louisville, members of the Undertakers' Association, and are popular in all business and social circles.

WILLIAM DEERING & CO., Manufacturers of Agricultural Machinery, Etc.; R. H. Young, General Agent, No. 215 West Main Street.—The manufacture of agricultural machines and implements forms one of the most important among the great industries of the country. It is one in which an immense capital is employed, and conducted by men of sterling worth and ability, and the various machines and machinery turned out are in use in all parts of the civilized world. Among those conspicuous in their special line of manufacture is the well known firm of William Deering & Co., whose extensive works are located in Chicago, and have been in successful operation since 1865. The machines and implements manufactured have not only a national but a worldwide reputation and are to be found on sale in all the commercial centres. In 1880 a branch house was opened in this city under the management of Mr. R. H. Young as general agent, who has by untiring energy established a flourishing trade and sold many thousands of the celebrated Deering binders, reapers, mowers, etc., throughout Kentucky and Indiana. These reapers, mowers, and binders have always been held in esteem by farmers from the time they were first introduced, and are in many respects superior to any other manufactured, and combine many important features. They are well made, strong, lasting, and durable, and will perform the work for which they are designed perfectly and in the best manner, and are fully warranted to give the best satisfaction. They are endorsed and recommended by all having them in use, and as a consequence each succeeding year the demand is steadily increasing and they are rapidly taking the place of other less effectual machines. Mr. Young also keeps a full stock of binder twines and special parts and attachments of all the various "Deering" machines, and can fill orders upon the most satisfactory terms and prices. The warehouse occupied at No. 215 West Main Street, where is also located the office, in a spacious building having four floors and an area of 30x210 feet. Upwards of a dozen skilled hands are employed about the premises, fitting the machines, filling orders, and from twelve to fifteen traveling men kept constantly on the road. Mr. Young is a thorough, active, energetic business man of unquestionable reputation, and during his business career has ever maintained the unbounded confidence of all having dealings with him. He is a young man, a native Kentuckian, and it may be fairly said is the leading, largest and most noted dealer in agricultural reapers, mowers, and binders in this city.

ROBERT J. FRICK, Pharmacist, Sixth and Chestnut Streets.—The pharmacy now so ably presided over by Mr. Robert J. Frick at the corner of Sixth and Chestnut Streets is a veritable and noteworthy landmark to our citizens, being one of the oldest houses of its kind in this quarter of the Falls City. It was founded in 1850 by Mr. George Anderson, and passing through the hands of various proprietors for the succeeding thirty-six years, in 1886 came under the control of Mr. R. J. Frick and his brother, Mr. Chas. F. Frick, and from that date until 1890 was conducted under the firm style of Frick Bros. During the past year, however, the latter gentleman withdrew to join the well known wholesale drug corporation of the Robinson, Pettit Co., since which period the sole management has devolved upon the present proprietor. The business premises comprise the first and second floors and basement of the building situated as already indicated, having dimensions of 25x65 feet, giving ample accommodation for the manipulation and display of the exceptionally fine lines of goods carried, and the general advantageous prosecution of the business. The stock embraces pure drugs, medicines, chemicals, proprietary remedies of standard reputation, perfumery, toilet articles and druggists' sundries, specialties being made of the manufacture of Frick's patent baking powder, Neapolitan Violet and De Louisville Bouquet perfumes, and the handling of Straiton & Storm's well known New York brands of cigars. Recognizing, too, the responsibility attached to the compounding of physicians' prescriptions and family recipes, a special department has been provided, in which they are promptly dispensed at all hours of the day or night in a prompt and accurate manner, and none but thoroughly experienced assistants are engaged. Mr. Frick was born in the Falls City, and his qualifications are too well known to admit of any commendation at our hands. In support of this admission, however, we will add that he is a prominent member of the State

Board of Pharmacy, a graduate and alumnus of the Louisville College of Pharmacy, and secretary to the Louisville Druggists' Association, also a member of the American Legion of Honor and Order of Elks.

CITY HALL STABLES, Alex. Owens, Proprietor, No. 322 Sixth Street, Between Market and Jefferson Streets.—One of the best known and oldest representative dealers in horses in this city we find is Mr. Alex. Owens, proprietor of the "City Hall Stables," located on Sixth Street, at No. 322. Mr. Owens, who was born in Franklyn in this state seventy-three years ago, has lived in Louisville since 1833, and is actively identified with business affairs. In 1853 he established the business he is now conducting, and during his long career has enjoyed a success as pronounced as it is positive. He enjoys a wide reputation and the distinction of being one of the best judges of the qualities and points of horses in this locality. He is upright, fair and square in his dealings, and a gentleman in whom the most implicit confidence may be placed. He makes a special business and gives his personal attention to buying and selling road, driving, saddle and draught horses, and is well prepared to offer the best inducements and render satisfaction. For the purposes of his business Mr. Owens occupies a spacious, commodious building, T shape, having a front of 60 with a depth of 150 feet extending through to Congress Alley. It is admirably lighted and ventilated and contains upwards of fifty stalls, affording the best accommodations for boarding horses and the care of his own stock. Careful stablemen are employed, and Mr. Owens has in his charge about thirty fine animals belonging to the citizens. He is the owner of a number of stylish, fine stepping saddle horses for ladies and gentlemen, which are pronounced the best in the city, and which may be hired at fair, reasonable prices. All horses handled and dealt in by Mr. Owens are warranted as represented and a full guarantee is always given. He is doing a large business and his well known stable is a favorite with those seeking saddle horses.

JOHAN C. PEIRCE, Art Novelties, Etc., Nos. 414 and 416 Fourth Avenue.—There can be but little question but that the American people are year by year becoming more refined in their taste and ideas, and that the simplicity of our homespun forefathers has given way to the æsthetic notions of a later period. The mansion of the millionaire of the Great Republic will to-day vie with the splendors of the European ducal castle, and it is certain that the homes of the humbler classes of America have more pretensions to refinement than those of their compeers on the other side of the Atlantic. This is in a great measure due to a natural incentive of progressiveness, and again to the efforts of those business houses whose dealings are restricted to the handling and study of what are termed the fine arts. A prominent Louisville establishment engaged in this business is that conducted in the interests of the estate of the late John C. Peirce, by Mr. Wm. C. Peirce, at Nos. 414 and 416 Fourth Avenue. This house dates its origin back to 1872, when it was opened by its founder in his native city of New Bedford, Mass. Subsequent removal was made west, and stores opened at Cincinnati in 1873 and at Louisville in 1876. They also had a branch in Columbus, O., but sold out in 1886, Mr. John C. Peirce dying in 1887, and in 1891 his executor closed the Cincinnati house, centralizing the business in Louisville at the close of the past year. The premises here occupied comprise a spacious and commodious double store, 33x65 feet in dimensions, giving ample accommodation for the display of the exceptionally fine lines of goods carried, and the general advantageous prosecution of the business. The stock embraces oil paintings, etchings, engravings by all the popular artists, easels, mirrors, artistic albums, Bibles, picture frames, china, bric-a-brac and general art novelties. Some idea of the appreciation of this class of goods manifested by the people of this section may be deduced from the statement that while Mr. Peirce furnishes steady employment to a force of nine assistants, the call upon his resources during the holiday season necessitates his engagement of no less than fifty clerks and salesmen. He is a native of New Bedford, a connoisseur in all matters pertaining to art, and is ably maintaining the prestige this emporium enjoyed under the regime of its deceased founder.

BREWER STOCK EXCHANGE CO., Nos. 846 to 850 West Jefferson Street, and Nos. 847 to 851 West Green Street.—This business was inaugurated about fifteen years ago by Mr. T. F. Brewer, and the establishment is recognized as headquarters for the sale, purchase and exchange of horses and mules, and the leading livery and boarding stables in the city. The present stock company was organized in January, 1891, with a subscribed capital of \$20,000, of which \$15,000 have been paid up. In 1888 Mr. Brewer erected the premises now utilized, at a cost of \$7000. It is a handsome and substantial brick structure, 60x210 feet in dimensions. There are eighty-two stalls for horses, and two large mule pens, capable of affording superior accommodation to one hundred and twenty head. Built especially for the purpose, the stables are provided with all conveniences that skill and ingenuity can devise. Horses are received for boarding by the day, week, or month at reasonable terms, and are properly cared for. In the livery department are always to be found some of the finest saddle horses and roadsters, while the laudable ambition to excel is evidenced by the handsome and first-class rigs that are kept on hand for hire. The company own over sixty horses, and are at all times prepared to furnish all kinds of rigs desired. The stables are open at all hours of the day and night, and a leading specialty is made of the sales and exchange departments, and over 2000 head are annually handled, the trade extending throughout Kentucky, Indiana, and Illinois, and all stock handled is warranted to prove as represented. The directors of the company are Messrs. T. F. Brewer, president; W. F. McCormick, secretary; Geo. L. Danforth, and Fred. Wellauf. These gentlemen are widely known as authorities on the values of stock, and have earned a deserved reputation for honesty, reliability and sound judgment. Mr. Brewer is a member of the Board of Trade and of the Commercial Club, and was born in Newcastle, Ky.

STAR STEAM LAUNDRY CO., Geo. P. Deuser, Manager, No. 834 West Market Street.—A well equipped and thoroughly well handled laundry is not only a necessity, but a positive benefaction in the community. Such an enterprise is that above mentioned, which has made for itself a reputation of which it may well boast with pride. The business was established in 1887, and in 1889 it was incorporated, with Mr. Jacob Gast as president, George Gast as vice president, and George P. Deuser as the secretary, treasurer and manager. They employ twenty-five people, and the laundry is fitted up with all the latest and most improved machinery, including three steam washing machines, supplied by a fifteen horse-power engine. The company has a large trade, necessarily, it should be said, as a direct result of its methods of doing business. Good work and prompt delivery is the secret of its success, and its trade extends over the whole of the state, and reaches out into Indiana and Tennessee. There are several branches in this city, the business keeping two delivery wagons busy all the time. The laundry extends from No. 834 West Market Street to Congress Alley in the rear, 40x90 feet, with an office 20x40 feet in extent. The assorting room is of the same dimensions as the office. The Star Steam Laundry does an excellent business, and, as said before, is one of those enterprises which attain to the merits of a valued enterprise, and indicative of the coming tendency to co-operative methods which will tend to remove from the household some of those features of domestic management which never by any possibility have become agreeable. Viewed in this light the success of the company is a matter for public regard, though the esteem in which its proprietors are held is no less a basis for notice. Messrs. Jacob and George Gast are brothers. They also carry on a grocery business at Fifteenth and Granger Streets. Mr. Jacob Gast is also a street contractor.

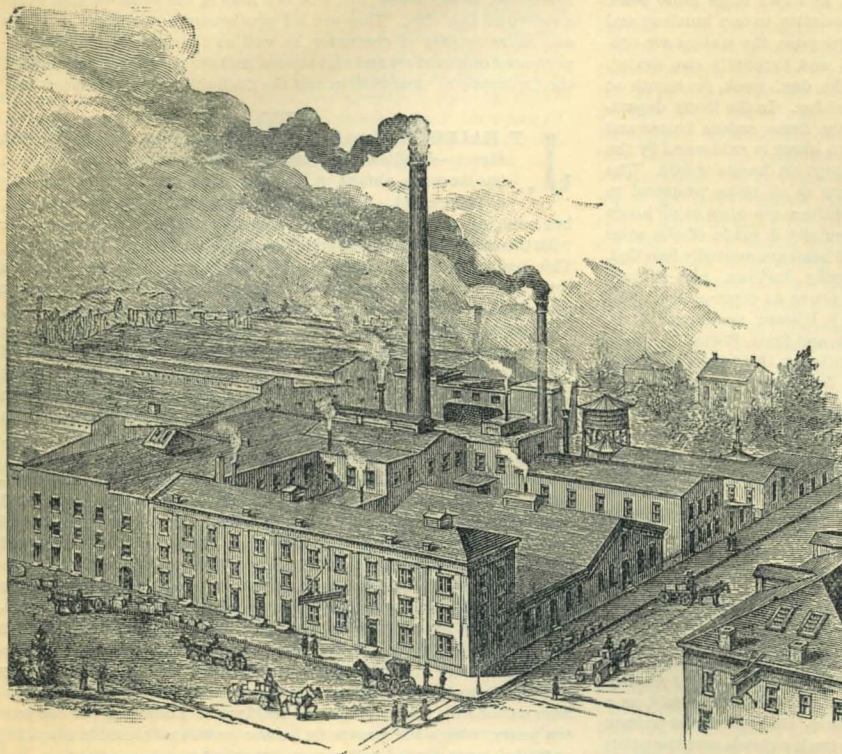
BOSSE BROS. & SON, Funeral Directors and Embalmers, No. 522 Green Street.—Among the leading representatives of this profession in Louisville there are few, if any, who are better known than Bosse Bros. & Son. The firm named is one of the oldest and most prominent in this city, and receives a very large and desirable patronage. This prosperous business was established on March 4, 1885, by Messrs. Henry and Joseph Bosse, and under their joint management it was conducted up to 1887, when Henry Bosse, Jr., was admitted into partnership, and the present firm name adopted. The quarters occupied as office and warehouses comprise a 40x210 ground floor, and are completely appointed in

every particular, and an efficient staff of six or more are employed, the proprietors themselves exercising immediate supervision over every detail. A large and fine assortment is always kept in stock and everything comprehended in funeral requisites, while two superb hearses and elegant carriages are in service. Remains are taken in charge at any hour and prepared for burial in the most superior manner, and embalming is done according to the most approved method. Interments are procured in any of the surrounding cemeteries, and funerals are personally conducted. The elder members of the firm are natives of Germany, old and respected residents of Louisville, Henry Bosse, Jr., who is a man in the prime of life, being a native of this city. They are all gentlemen of courteous manners and entire probity of character, as well as thoroughly practical, experienced undertakers and embalmers, and are prominent members of the Undertakers' Association and the Catholic Knights of America.

J. F. HALBISCH, Manufacturer of Pianos, Nos. 412 and 414 First Street.—In this age of well-nigh universal education a piano has become almost a necessary article in every family of refinement. There are good pianos of numerous makes, but none, in our opinion, produced in this section are comparable with the celebrated instruments manufactured by Mr. J. F. Halbisch. This house was established by Mr. Halbisch in 1889, and despite a somewhat recent start, he already controls a widespread patronage broadly distributed throughout the states of Kentucky and Indiana. The secret of Mr. Halbisch's success, however, is not far to seek, he having been a thoroughly practical workman in all departments of piano manufacture. He was formerly in the employ of the great house of Steinway & Son, of New York, and his experience there he subsequently supplemented by six years' subordinate identification with the well known piano manufacturing concern of Mr. Theo. Green, of this city. He selects all materials with the utmost care, while the workmanship is unsurpassed in elegance, finish, and durability. Pianofortes are made in all styles, grand, upright, and square, and for richness of tone, perfection in action, delicate and exquisite touch, they will bear favorable comparison with the most famous instruments in the world. Mr. Halbisch makes all the parts of the piano sent out from his establishment, and no complaints were ever yet made in respect of any piano of his production. By purchasing direct from him, the maker, the buyer saves all middlemen's profits. Mr. Halbisch also handles the celebrated organs manufactured by George F. Bent and Estey of Chicago, and makes a specialty of every description of pianoforte and organ repairs. He is of German nationality, now a respected resident of Louisville for the past ten years, where his prospects, under existing favorable auspices, point to a pronounced and permanent success.

JOHNN GLASS, Carpenter and Cabinet Maker, No. 332 First Street.—Among the multifarious branches of art and industry that obtain in civilized communities none is more useful and enduring than the carpenter's art. Like most of the chief branches of mechanical pursuits, very great improvement has been made in this department of industrial activity within recent years. Among those who have in a comparatively brief period attained deserved popularity and prominence in this line in Louisville may be mentioned the name of Mr. John Glass, carpenter and cabinet-maker, whose office and shop are located at No. 332 First Street. He originally engaged in business on his own account, after a practical experience of ten years, in copartnership with Mr. John Chapman in 1889. The firm, however, dissolved January 1st, 1890, since which period Mr. Glass has ably conducted the affairs of the enterprise alone. The premises occupied comprise a commodious ground floor, 35x25 feet in dimensions, and in all respects admirably adapted for the advantageous prosecution of the business. While attending to every description of jobbing work, Mr. Glass excels as a skilled exponent of the cabinet maker's craft, manufacturing to order such fine products as china-closets, bookcases, chiffoniers, side-boards, etc., while a special feature is made of elaborate store and office fixtures and plumbers' woodwork. Mr. Glass is a native of Frederick County, Maryland, and has been a respected resident of the Falls City for the past eleven years. As a skilled mechanic in his department of trade, it is acknowledged he has few equals and no superiors in this section.

THE DUPONT PAPER MILL COMPANY, Corner Tenth and Monroe Streets.—One of the leading industrial interests of Louisville is the famous DuPont Paper Mill Company, whose product is in growing demand among leading publishers. The industry is very old established, having been founded in 1834 by the firm of Prentice & Kellogg. There were subsequently various firm changes, meantime the mills being repeatedly enlarged and refitted. Eventually in 1890 the present company was duly incorporated with a paid up capital of \$300,000, Mr. E. Housfield becoming president; Mr. Theodore Harris, vice-president; and Mr.



J. W. Houston, secretary and treasurer. The board of directors includes the above and Messrs. James Ansley, J. Sutcliffe, Vernon D. Price, J. W. Stein, and Julius Bamberger. They are all capitalists of prominence and marked executive ability, and under their auspices this industry has received a fresh impetus. The mills are located on Tenth and Monroe Streets, near the river, the premises covering nearly half a block, and are of the most substantial character. The company has expended large sums in the introduction of an entire new outfit of machinery and appliances. The motive force is supplied by six steam engines, one of 800 horse-power, one of 250 horse-power, and four of 75 horse-power each. They have their own electric light, the dynamos being of the most approved construction and supplying 100 lights. On the premises is a splendid artesian well, 2300 feet in depth, and which affords a never failing supply of water. The heating engines have a capacity of 1000 barrels each: there are four of these, and two refining engines. The paper machines travel at the rate of 250 feet a minute, and the mills have a capacity of fifteen tons per day of the best grades of printing paper. Upwards of ten cords of wood are consumed daily. The product is produced in rolls, for the use of large newspapers, and for printing upon the modern web perfecting presses. The company have contracts with a number of the great daily newspapers of this city and elsewhere, and afford the utmost satisfaction both as to price and quality. Under President Housfield's able and energetic guidance the mills are achieving a deservedly great success, and he and his associates have secured to Louisville an industry of the highest importance.

ED. ROBERTS, Wholesale and Retail Dealer in Pittsburgh and Youghiogheny Coal; Office, No. 309 First Street, near Market.—The activity which characterizes every branch and department of trade and commerce is due to the initiative energy and enterprise of the leading representative merchants in each line, prominent among them being the gentleman above mentioned. This business is an old established concern, having been founded in 1862 by the firm of S. Roberts & Co., and from its inception was a leading and highly successful one. In 1888 Mr. Ed. Roberts succeeded to its sole control, and under his able and vigorous management has extended its operations and widened the field of its enterprise, until to-day the annual sales exceed \$100,000. The offices are neatly fitted up and furnished. They are connected with the telephone service, and all orders, for whatever quantity, will be promptly and satisfactorily attended to. The landing and weigh scales are at the foot of Preston Street, where Mr. Roberts has every facility for the receipt of the heavy consignments which are being continually shipped to him. The yards cover an area of 150x150 feet, and are provided with every modern convenience and appliance for the proper storage and rapid handling of the coal, including fine shedding, capacious pockets, etc. Some fifteen hands are employed, and a sufficient number of teams add to the completeness of the equipment. A heavy and first class stock is constantly kept on hand, including superior quality anthracite and bituminous coal of all sizes and kinds, also coke, etc. A leading specialty is made of Pittsburgh and Youghiogheny coal. These products are purchased direct from the mines of Pennsylvania and Kentucky, and are sold at either wholesale or retail, in car lots or by the ton, in quantities to suit purchasers. The house has always enjoyed the best facilities, which enable it to place its goods before its patrons at lowest market quotations. The patronage is very extensive,

and all orders are promptly attended to, quality and quantity being fully guaranteed in every instance. Mr. Roberts is a native of Pittsburgh, Pa., and has resided in Louisville for the past twenty-nine years. He is a prominent member of the Masonic Order, a Knight Templar and a Knight of Honor.

F. B. LEONARD, Brushes, Brooms, Baskets, Woodenware, Etc., No. 521 West Market Street.—One of the most enterprising business houses of this city is that of F. B. Leonard, the variety of articles manufactured by Mr. Leonard finding a place in every home. He is a manufacturer of brushes, brooms, baskets, feather dusters, and cotton mops, making any kind of brushes to order that may be needed, and dealing in all kinds of woodenware, twines, lines, etc. Some idea of the lines covered by the fine stock carried by Mr. Leonard may be gathered from the following partial list, comprising axle grease, barrel covers, baskets, blacking, blueing, brooms, buckets, butter dishes, butter moulds, cedar faucets, chalk lines, cheese cases, clothes lines, coffee mills, corks, counter dusters, curry combs, flasks, lamp burners, lamp chimneys, lamp wicks, locust faucets, measures, mops, mop holders, oil cans, pipes, potato mashers, rat traps, rolling pins, sash tools, seives, strainers, shoe shiners, stove and shoe polish, tacks, paper, toilet soaps, tubs, twines, wash boards, whitewash brushes, wrapping paper, etc. The building occupied by Mr. Leonard consists of a three-story building 25x200 feet in area, and here some fourteen to eighteen people are employed. Mr. Leonard is a gentleman of middle age and of a genial temperament, which reflects itself by his courtesy to all.

FELLE, Merchant Tailor, No. 538 West Market Street.—In a careful review of the commercial enterprises of Louisville, it will be plainly observable that some houses possess great advantages over others in the same line of business, the result in some cases of longer experience, and in others of a greater natural aptitude for the particular trade or calling. In the business of fine merchant tailoring Mr. F. Pelle may be said to have attained his well known reputation as a maker of men's attire from both of the essentials above mentioned. This house was originally established by him thirty-six years ago, since which period he formed a copartnership in 1865 with a Mr. F. Knoops (the latter retiring in 1877), and again in 1881 with Mr. James Smith, during which year a branch store was opened at Birmingham, Ala. In 1885 business troubles overtook the house, the firm of Pelle & Smith dissolved, and the sole control of its affairs reverted to its original founder. His long experience, therefore, coupled with an extensive knowledge of what constitutes symmetry and beauty of design in wearing apparel, has given him a proficiency attained by few of his compeers, and the truth of which is exemplified in the high reputation which the products of the house have obtained. The premises, which Mr. Pelle has occupied for the past eight years, comprise a handsome store, where may be found a large and varied stock of French, English and German woolsens, embracing the latest patterns in the market, and many of special designs not to be found elsewhere, and all the standard goods generally sought after by those who are more conservative in the character of their dress. The custom of this house is largely drawn from the best classes of society—in fact the élite of the city and vicinity are its principal patrons. Mr. Pelle, as may be inferred, is well known in business and social circles, and is a Royal Arch Mason. Those interested, entering into business relations with this house, will find all transactions not only pleasant but profitable and permanent.

JOHAN BIRK, Surgical Instruments, Etc., No. 408 Third Avenue.—The gentleman whose name forms the caption of this brief sketch, Mr. John Birk, is widely prominent in the manufacture of and dealing in surgical and orthopaedical instruments, trusses, etc., and is by common consent one of the foremost exponents of the trade in this section, his products being in steady and influential demand among the surgical, medical and pharmaceutical professions of Louisville and her environs, owing to their unequivocal excellence and reliability. The business was founded in 1872 by Mr. Adolph Fisher, in whose employ Mr. Birk was five years engaged prior to succeeding to the sole control of the enterprise in 1887. The premises occupied for manufacturing and sales purposes comprise a commodious ground floor and basement, 20x60 feet in dimensions, and a force of four expert workmen is kept constantly employed. Producing and handling only a superior class of goods, strictly reliable and honorable in all his dealings, and being withal a perfect master of his art in all its branches, it is only in the nature of things that Mr. Birk should maintain a high reputation in his business, and secure the unqualified endorsement of the trade everywhere. Orders for trusses, shoulder braces, bandages, abdominal supporters, elastic stockings, knee caps, belts, and suspensories of every description are filled with promptness and care. Electric batteries for medical use are kept in stock, razors, scissors, shears, etc., are ground and set, and every description of repairing is satisfactorily attended to. Mr. Birk is of German nationality, a resident of Louisville for the past eight years, where he is prominent and popular in social, professional and business circles.

BUCHANAN & BRO., Real Estate Agents and Auctioneers, No. 450 West Main Street.—No form of investment has become so popular as real estate, for not only is a permanent source of income assured, but there is a certainty of increase in value. Much depends upon the choice of property, and there is no better safeguard than in securing the judgment and experience of one of our most responsible real estate firms, that of Buchanan & Bro. Mr. James Buchanan, the head and founder of the business, has been identified with real estate operations many years. For a period of six years he had as a partner a Mr. Milton, and at his death was joined by his brother, Mr. John W. Buchanan, and in 1888, his son, Mr. James S. Buchanan, entered the business. The firm buy, sell, and exchange every description of real estate, and have a number of

choice city and suburban building lots and residence property, which are offered on exceptionally favorable terms. A special business is also made of taking care of and managing estates, paying taxes, searching titles, negotiating loans on bonds, mortgages, etc., and all having business transactions with Messrs. Buchanan are assured of finding the same entirely satisfactory. Mr. James Buchanan and his brother, Mr. John W. Buchanan, are native Kentuckians. The former has been in Louisville for a period of forty and the latter thirty years, and are prominent members of the Board of Trade, Commercial Club and the Masonic Order. Mr. James S. Buchanan is a native of this city, and very popular. Messrs. Buchanan have a larger list of property for sale than any other in the city. The offices have every convenience provided for the business, and have occupied this location for the past eighteen years.

GODDARD & COMPANY, Merchandise Brokers, Corner Second and Washington Streets.—In noting the many leading branches of trade which combine to make up the sum total of Louisville's commercial activity, a prominent position must be assigned to the merchandise brokerage trade, in which are engaged several of our largest and most responsible houses. A leader among these is unquestionably that of Messrs. E. A. Goddard and J. C. Benedict, trading as Goddard & Co. This prosperous concern was established by Mr. E. A. Goddard in 1865, the present copartnership being formed some ten years later. They occupy premises at the northeast corner Second and Washington Streets, which comprise a three-story and basement building, 174x200 feet in dimensions, completely equipped and provided with every convenience and facility for the prompt handling and safe storage of the valuable stock always on hand. Sugar, coffee, molasses and rice form the leading specialties handled by the house, which are daily received in large consignments from the best producing sections, the firm likewise acting as selling agents for Arbuckle's celebrated roasted coffees. Prompt and reliable in all their dealings, Messrs. Goddard & Co. have built up an enviable reputation in this vicinity, and have established connections of the most profitable character. They are in daily receipt of immense consignments from shippers, and offer to the trade inducements in prices and terms which few other houses can compete with. They are open to receive goods on storage, and make liberal advances when desired. Growers and shippers can rely upon having their consignments promptly disposed of, and upon having account sales immediately rendered. Both members of this enterprising firm are natives of the city, and prominent members of the Board of Trade and Commercial Club.

ADOLPHUS GOLDSTEIN, Optician, No. 347 Fourth Avenue.—Among the well known and prominent opticians in this city there is none more thoroughly competent than Mr. Adolphus Goldstein of No. 347 Fourth Avenue. Mr. Goldstein is a native of Hungary, and a graduate of the celebrated Vienna College of Opticians. He migrated to this country in 1850, permanently locating in Louisville in 1873, and opening his present establishment. He occupies a very handsome store at the address indicated, and keeps in stock a general assortment of all kinds of spectacles, eyeglasses, and optical goods, also a large and fine selection of thermometers, hydrometers, barometers, terrestrial and celestial telescopes, microscopes, artificial eyes, mathematical and engineering instruments and materials. Mr. Goldstein is highly recommended for his skill and knowledge as an optician, and he is very careful with oculists' prescriptions, which are correctly set, and every attention is given to all orders. Spectacles and eyeglasses are manufactured in the very best manner, and in adjusting glasses to suit the sight of the eye Mr. Goldstein is the most practical expert in the city, on account of his scientific and practical experience for so many years. Particular attention is given to repairing spectacles, eyeglasses, opera glasses, and optical goods generally, and everything emanating from his establishment is fully guaranteed to be as represented. Two skilled assistants are employed, and those who have dealings with Mr. Goldstein will not only receive the best class of goods and satisfactory work, but manifest advantages as to prices. During a residence here of some seventeen odd years, he has not only become well known as one of the best among our leading opticians, but is held in high esteem in professional and social circles. Mr. Goldstein likewise acts as sole agent for the products of the well known McIntosh Battery and Optical Company of Chicago, Illinois.

W H. FISHER, Hardware, Corner Market and Hancock Streets.—The hardware trade necessarily forms a very important feature in the general commerce of Louisville, and here many of the leading hardware manufacturers are ably represented by Mr. W. H. Fisher, the well known and popular wholesale and retail dealer in hardware, butchers' supplies, and kindred goods, on the southwest corner of Market and Hancock Streets. This is the oldest established hardware house in the city, and consequently deserves prominent mention in this historical review of Louisville's manufacturing and commercial enterprises. The business was founded here upwards of fifty years ago by Mr. J. Flagner, who was succeeded by Mr. Wm. Berkley, then in 1854 by Mr. J. G. Woener, and in 1887 by Messrs. Schlueter and Fisher, who in 1888 dissolved partnership. Mr. W. H. Fisher then became the sole proprietor. He occupies commodious premises comprising the ground floor and basement, each 25x90 feet in dimensions, and these are admirably fitted up and arranged and provided with all modern conveniences for the handling of stock and facilitating the fulfillment of orders. A very large and comprehensive stock is constantly carried, and this embraces shelf and heavy hardware of every description, cutlery, mechanics' tools, and household requisites of all kinds. In addition, Mr. Fisher makes a specialty of handling butchers' supplies, and is the resident agent for Messrs. Smith & Son, manufacturers of the celebrated Buffalo double crank choppers, self mixers and other butchers' supplies of Buffalo, and in this line carries the largest and most varied and select stock in the city. He likewise has also in hand a large assortment of painters' supplies, including white lead, linseed oil, paraffine, furniture oils, brushes, dry and mixed paints, etc. The trade in all departments is extensive and is increasing, and the position and facilities enjoyed by the house enable it to secure advantages for manufacturers and to offer inducements to customers that cannot be duplicated elsewhere. Mr. Fisher is ably assisted by a staff of clerks, and is himself a young, pushing, energetic business man, who has won success by deserving it. He is a native of this city, is an esteemed member of the Builders' and Traders' Exchange, and his position in mercantile circles is second to that of no other representative of his line of goods.

MRS. GEO. RATTERMAN, Undertaker, No. 1119 Market Street.—The necessary and important calling of the undertaker and funeral director has of late years made such rapid progress in its methods, that it is to-day more a profession than a trade. In few others is there such a demand on the part of its practitioners of the most delicate tact and discretion, while to follow it with a certainty of success he must combine high business qualifications with exceptional scientific attainments. Among the leading representative establishments of this kind in Louisville a prominent position must be assigned to that of Mrs. George Ratterman. It was inaugurated in 1870 by the late Mr. Geo. Ratterman, who conducted the business with unvarying success until his death in 1889, when he was succeeded by his widow, the present proprietress. The premises comprise a three-story building, 25x200 feet in dimensions, perfectly appointed in every department. The office and salesrooms are handsomely furnished, and are replete with a large and carefully selected stock of undertakers' supplies, including coffins, caskets, funeral robes, palls, trimmings, etc. Two assistants are employed, and everything is at hand for the immediate execution of orders. Mr. Joseph Ratterman, brother of the founder, is the efficient manager. He is a thoroughly practical funeral director, as well as a skilled embalmer. He is at all times prepared to take charge of remains, and to execute everything requisite from the moment of death until the last rites at the grave. Hearses, hacks and carriages are supplied, and his charges are always fair and equitable. Mr. Ratterman is a member of the Undertakers' Union, and a native of Germany.

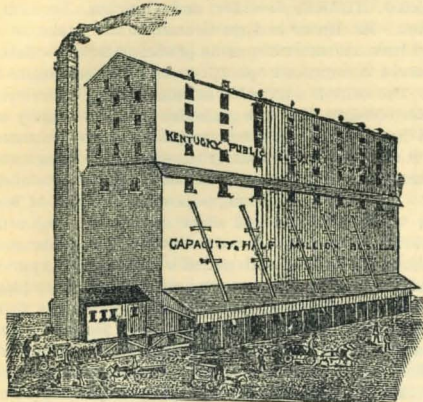
GEO. ZUBROD & CO., Wholesale and Retail Druggists, Market Street, Between Third and Fourth Streets.—We find in all the leading cities of the United States a marked improvement in the science of pharmacy, and in Louisville there are but few druggists' establishments that are not presided over and owned by reliable, educated and practically skilled pharmacists. Among such ranks Mr. George Zubrod (trading as Geo. Zubrod & Co.), whose well appointed wholesale and retail drug store is located on

the north side of Market Street, between Third and Fourth. This house was established by Mr. Springer in 1854, and became the property of Mr. Zubrod in 1870. The premises occupied comprise a spacious and commodious three-story building, the lower floor relegated to retail pharmaceutical purposes, the upper floors utilized for storage. Here will always be found a full and complete stock of pure, fresh drugs, chemicals, toilet articles, perfumeries, homoeopathic medicines, sponges, chamois, roots, herbs, spices, mineral waters, and the usual complement of the well-appointed establishment of this type. A special feature is made of the prescription department, over which Mr. Zubrod presides in person, who has demonstrated to the medical profession and the public generally his proficiency and skill as a practical, scientific pharmacist. He is a native of the city, and prominent member of the Louisville College of Pharmacy, while personally he is as popular socially as he is respected and esteemed in the profession. He enjoys a large and lucrative wholesale and retail patronage, which is annually increasing in volume and value, and his future prospects, under existing auspices, are of the most favorable character.

W A. DUCKWALL, Jr., & CO., Wholesale Dealers in Hay, Corn, Oats, Rye, and Straw, No. 121 Third Street.—Mr. W. A. Duckwall, Jr., wholesale dealer in corn, oats, straw, etc., and son of Mr. W. A. Duckwall, one of the oldest among the substantial representatives of the trade in the city and with whom he was employed and associated as a copartner for a period of about twelve years prior to his embarking in the business on his own account, has secured a very desirable and permanent patronage. The building he occupies is a three story structure, having an area of 25x100 feet, and is well equipped with every convenience, including an elevator for handling and storing stock and to accelerate business transactions. He has formed business connections with producers throughout the great northwest, the west, and the states of Kentucky, Indiana, and Tennessee. His reputation for fair, equitable dealing, already known to many in the trade, is becoming more widely extended, and customers will find it greatly to their interest to make a factor of his house and will obtain such marked advantages in goods and prices. Mr. Duckwall is a thoroughgoing, wide awake business man, whose public spirit has been evinced by his steady participation in every project for the promotion of the commercial and manufacturing enterprises of his native city. He belongs to the Knights of Honor and has a wide circle of friends and acquaintances.

FALLS CITY LUMBER CO., Fourteenth Street, Between Broadway and Maple Street.—Louisville, in all branches of trade, industry and commerce, possesses numerous responsible and reliable concerns, whose able management and enterprising efforts impart a feeling of confidence and security in the stability of its institutions. In no line of enterprise is this more marked than in the lumber business, and chief among the leading concerns engaged in it is the Falls City Lumber Company. This company was organized February, 1889, with a capital of \$50,000. It has been fortunate in its choice of executive officers, and to this, more than to any other cause, is to be ascribed the success which has formed the record of the company. The president, Mr. John Baumeister, is one of Louisville's most prominent and influential and able contractors and builders. He is president of the Louisville Saw Mill Company, a heavy owner of real estate, and has erected and superintended the construction of many of the most elegant private residences in the city, as well as its substantial business blocks and public edifices. Mr. William Baumeister, the secretary and treasurer, has been actively engaged in the lumber business all his life, and formerly had a yard of his own, which he relinquished to enter the present concern. The general manager, Mr. William Boa, has also for many years been in the business, and was proprietor of a large saw mill, which he closed to enter upon the present enterprise. The premises cover a very large area of ground. The offices are built on the corner, while the entire establishment is connected by means of switches with every line of railway that enters the city. From fifteen to twenty hands are employed, six teams being also in constant use. They employ only the most competent inspectors, and their inspection defies criticism, while in the matter of measure patrons are assured they can confidently rely upon its being accurate. The officers of the company are all well known and influential citizens, whose connection with it is a sufficient guarantee of its responsibility.

THE KENTUCKY PUBLIC ELEVATOR COMPANY, Fourteenth Street, Between Kentucky and Oak Streets.—This company was incorporated in 1881 with a capital of \$275,000, all of which is paid up. The elevator is a huge iron clad building, 86x186 feet, and 148 feet high. It cost \$270,000, and has a capacity of half a million bushels. The handling capacity is one hundred and fifty cars a day. It is run by a two hundred and fifty horse-power engine. The company owns the property, and in addition an area of four blocks, 170x160 feet each. They have over two miles of switches on the ground, and have just completed another 1700 feet long. It is



hardly necessary to say that these connect with every railway that enters Louisville. The premises are bounded on the north by Kentucky Street, on the south by Oak Street, on the east by Fifteenth Street, and on the west by Fourteenth Street. They handle upwards of ten millions of bushels of grain annually, the greater part of which is transfer business. The president used to be Mr. George W. Swearingen, but he was succeeded six months ago by Mr. Oscar Fenley, cashier of the Citizens' Bank, who has been a director since its organization. Mr. B. K. Morse (representing Fairbanks & Morse scales) is vice-president, Mr. F. C. Dickson, manager, and Mr. Charles A. Villier, secretary. The directors are: Mr. Lewis Barkhouse, connected with the Kentucky Distillery Company; Mr. T. H. Shirley, member of the firm of E. L. Mills & Co., proprietors of the New Hope Distilling Company, also member of the firm of I. H. Shirley & Co.; Mr. John Barrett, postmaster of Louisville; and Mr. W. W. Thompson, president of the Louisville & Nashville Railroad. So with such a list of names on its directorate it is little wonder that the company has such an established success. The number employed in the elevator varies according to the season, but averages about eighty hands.

THE SCHUPP & SCHMIDT MANUFACTURING COMPANY, Manufacturers of Parlor Furniture, Mattresses, Bedding, Etc., No. 421 West Market Street.—This business was founded in 1878 by Messrs. Schupp & Schmidt, and eventually in 1889 the important interests involved were duly organized and incorporated, with a paid up capital of \$50,000, Mr. E. R. Burghard becoming president, Mr. Charles Moensch, secretary, Mr. Fredk. Schupp, treasurer, and Mr. John Schmidt, manager. Under their able guidance the business has progressed rapidly, and stands second to no other concern of the kind in the United States. The company occupies a new and very handsome building, four stories and basement in height, and 40 by 175 feet in dimensions. All the improvements have been introduced, including a fine passenger elevator, and on the various floors is carried the largest and finest stock of upholstery goods in the southwest; also carpetings of all grades, parlor suites in the latest artistic styles, and other furniture. The company's factory is a large three story building, where the work of manufacturing awnings, tents, and tarpaulins is carried on, the execution of orders for all kinds of canvas work being a specialty. The upholstering work affords employment to some twenty-five hands. Quality has ever been the first consideration with the "Schupp & Schmidt Manufacturing Company," and specimens of its work can be found in the finest mansions of Louisville and throughout the southwest. A special feature is the production of fine hair mattresses and bedding, and nowhere are such substantial inducements offered both as to price and quality as here. Mr. E. R. Burghard, the president, is a native of

Germany, and has been a resident of Louisville a long time. He is a member of the Board of Trade and Commercial Club, and universally respected. Under his able guidance the company is making substantial progress. Mr. Charles Moensch the efficient secretary, Mr. Fredk. Schupp the treasurer, and Mr. John Schmidt, manager, are all thoroughly conversant with this branch of trade, and are able and energetic men. The stock in the company's West Market Street establishment is the most extensive this side of New York.

GEORGE S. MOORE, Iron, Fire Brick, and Coke, Kentucky National Bank Building.—A prominent representative of the pig iron, fire brick, and coke trade in this city is Mr. George S. Moore, the well known wholesale commission merchant in these staples, whose business offices are centrally and eligibly located in the Kentucky National Bank Building. This house was founded by Mr. Moore as far back as 1857, and while from 1859 to 1885 he traded on the copartnership principle, under the firm style of George S. Moore & Co., during the latter named year the sole proprietorship again reverted into the hands of the original founder of the enterprise. Mr. Moore is an extensive buyer in the southern markets, and although his sales are effected chiefly throughout Kentucky, Ohio, Indiana, and Tennessee, he also has a widespread trading connection in New York, Philadelphia, and Chicago. He contracts for supplying railroad companies with rails and all kinds of railway equipments, and furnishes mills and foundries with every requisite in pig iron for the requirements of their products. He supplements this interest by the handling of fire brick and coke from the celebrated Connellsville region, and some idea of the magnitude of his conjoint business transactions in the three staples named may be deduced from the statement that he disposes annually in the aggregate of some 65,000 tons. Mr. Moore is a Pennsylvanian by birth, and has been a respected resident of Louisville since 1846. He is an ardent supporter of every movement calculated to promote the industries and wealth of the Falls City, and is a prominent member of the Board of Trade and Commercial Club.

LOUISVILLE COFFIN COMPANY, Corner Eleventh and Magazine Streets.—In no branch of industry in the United States has more rapid advance been made in the last few years than in the manufacture of undertakers' supplies. Prominent among the leading houses in Kentucky actively engaged in this trade is that known as the Louisville Coffin Company, manufacturers of burial cases, caskets, shrouds, linings, and funeral supplies, whose offices, etc., are located in this city, corner Eleventh and Magazine Streets. This company was incorporated in 1872 under the laws of Kentucky, with a paid up capital of \$200,000, and its trade now extends throughout all sections of the southern and southwestern states. The executive officers of the company are Mr. R. R. Glover, president, and Mr. W. H. May, secretary and treasurer. They own and occupy a spacious and substantial five story building 300x300 feet in area, fully supplied with every convenience, steam heat, elevators, etc. This building was erected specially by the company in 1887. The manufacturing departments are fully equipped with modern appliances and machinery, operated by a powerful steam engine. Here 130 skilled operatives are employed, who turn out 800 coffins and caskets weekly. The Louisville Coffin Company promptly fills orders at the lowest possible prices, and supplies undertakers with every requisite, from an ice pick to the most costly and elaborate caskets. In the warerooms every convenience is provided for the display of the extensive and valuable stock, including all kinds of trimmings and ornaments for caskets, plumes, robes, corpse preservers, etc. The company's goods are unrivalled for quality and general excellence, and have no superiors in this country. They also transact a jobbing business in hearses, and guarantee complete satisfaction to the most critical patrons. The officers are members of the Board of Trade and Commercial Club, and are highly esteemed in business circles for their promptness and integrity. Mr. Glover, the president, is a large real estate dealer and owner, a director of the West View Savings Bank & Building Company, and is likewise connected with other corporations. Mr. May is a large stockholder in the May, Purrington & Bonner Brick Company of Chicago, and is also identified with the oil business in Pennsylvania. Mr. H. M. Reese, the superintendent, is an expert in this business, having been fifteen years with the company. The company issues annually a superior illustrated catalogue of 200 pages, which is forwarded promptly upon application.

WHITE & HARRISON, Real Estate Agents, No. 451 West Jefferson Street.—No other similar concern offers to its clients such unparalleled advantages in all matters pertaining to realty. Members of the Jefferson County Bar, they have for many years been at the head of their profession in the state, and have gained an enviable reputation for their ability, integrity and the zeal they have always exhibited for the best interests of their patrons. Mr. White has been a practitioner for over twenty years, during that time making a leading specialty of Criminal Law. He has represented in Congress the ninth and subsequently the tenth districts of the state, while Mr. Harrison has gained the foremost position before the civil courts. In 1887 they formed their present partnership, making a specialty of the law affecting real estate, and their success in this important branch has been most marked. Their offices are located on the second floor of the building at No. 451 West Jefferson Street, in a central and convenient situation, and easy of access. They are handsomely fitted up and provided with all the time and labor saving devices so necessary to the convenient handling of the large business that is here transacted. In addition to their numerous legal occupations, they are also engaged in a general real estate brokerage. As such they promptly attend to the purchase and sale of houses, building lots, timber, coal, and mineral lands, farms, the collection of rents, payment of taxes, etc., for absentee owners, negotiate loans on bond and mortgage—all at the lowest rates and on the most favorable terms. They have constantly on their books the most eligible pieces of property of all kinds, in either city, suburb, farm, or mining lands. They are extensive owners of some of the finest and most productive timber and coal lands, which they offer to the public in large or small lots to suit purchasers. They are among Louisville's most prominent and popular citizens, and stand deservedly high in the estimation of all classes in the community. Mr. White is president of the Louisville Investment Company, and is prominently connected with several other leading financial institutions. Mr. Harrison is the secretary and treasurer of the same company.

A. & D. SCHMITT, Sole Bottlers of Phoenix Bohemian Beer, No. 241 East Market Street.—Beer is rapidly becoming the national beverage of the American people. When pure, manufactured only of the best materials and by the most improved processes, beer is acknowledged by physicians and medical authorities to have excellent tonic and strengthening properties. It is also a well known fact that our people are notably less intemperate since the introduction of the Phoenix Bohemian Beer. A prominent and reliable concern engaged in bottling this refreshing drink, and the only firm so engaged in this city, is that of A. & D. Schmitt, located at No. 241 East Market Street. The premises occupied comprise a three story building and basement, 22x100 feet in dimensions. The establishment is fully supplied with all modern apparatus, bottle washers, and fillers run by steam power, and all appliances and machinery known to the trade. From fifty to seventy-five dozen bottles a day are turned out, three experienced hands are employed, and the firm do a large business annually, principally local. The copartners are A. and Dick Schmitt, who are brothers. The latter is a prominent member of the Elks and is secretary of the Liquor Dealers' Protective Association, and the former is a member of the Chosen Friends. Both are natives of Louisville, and young, energetic business men.

THE WAVERLEY, W. B. Grubbs, Esq., Manager, Walnut Street, between Sixth and Seventh Streets.—The most popular and comfortable hotel in the city is unquestionably "The Waverley." This fine building was built by Mr. Charles Jones in 1875, and named the Waverley Hotel. It was subsequently purchased by the Baptist Theological Seminary and used for educational purposes. Eventually in 1888, Mr. Grubb purchased it, and, after thoroughly refitting and refurnishing throughout, opened a strictly first class modern hotel, still maintaining the moderate tariff of only \$2 per day. It is well planned and the 50 sleeping rooms are all light and airy. The location is admirable, being central to the principal business sections and to all places of amusement, churches, depots, steamboat landings, etc., while street cars run past to and from all parts of the city. On the first floor are the handsome offices, reading and smoking rooms two fine dining halls, accommodating forty and eighty guests respectively. It has a large permanent patronage,

and makes special rates to the theatrical profession, commercial travellers, etc. The cuisine is superior, Mr. Grubb being a painstaking and liberal caterer, thus securing to his patrons tempting bills of fare, and seeks to make every guest feel at home. Mr. Grubb was formerly for a number of years actively engaged in the wholesale clothing trade in New York City, and on removing to Louisville started in the fancy goods business, and after retiring from that purchased "The Waverley," which is pronounced the best hotel in town, and Mr. Grubb is worthy of the great success achieved.

Leonard Huber, Jeweller and Optician, No. 712 Market Street.—Mr. Huber is a gentleman in the prime of life, was born here, and after becoming proficient in all the details of his business commenced operations on his own account nineteen years ago. The store is admirably arranged; the fixtures are of walnut in modern designs, the plate glass show cases are highly ornamental, and all the surroundings are in keeping with the character of the business. It is made conspicuous by the sign of the "big watch," and without exception is one of the most attractive business establishments in the city. Mr. Huber has a magnificent assortment of fine goods, embracing watches in gold and silver cases, plain and ornamental clocks, and rich, elegant jewelry of every description, also everything for the table in solid silver and plated ware, valuable sparkling diamonds, and precious gems, spectacles, eyeglasses, opera glasses, and optical goods. Mr. Huber's reputation as an optician is well known, and he is highly endorsed for skill and ability. He is very prominent in business circles and a well known member of the Jewellers' League and Jewellers' Alliance of New York. He is a Freemason and also belongs to the Commercial Club. He makes a specialty of manufacturing marks, society and club badges to order in a superior style, and gives his personal attention to all patronizing his establishment. Mr. Huber is to be specially congratulated on his large business in fine watch repairing, which is undoubtedly the largest in the city. He adjusts the majority of watches carried by engineers, conductors, and railroad men running on the roads centering in the city. The employees in his watch department are those who have learned the trade under his skilful direction, therefore he knows the business is correctly and skilfully done. All work is fully guaranteed to give entire satisfaction.

GAMBLE BROTHERS & CO., Wholesale Lumber; Office, No. 407 Commerce Building.—The lumber trade is always one of paramount importance in all communities, and is especially so in this city, both owing to the great development of the industry throughout the south of recent years and the city's geographical position as the distributing centre for a large, populous and rapidly growing section. Prominent among the wholesale dealers in this great staple in this city is the firm above mentioned, Mr. T. H. Gamble, the senior partner, was for many years the secretary and treasurer of the well known lumber dealers, the Frank Ingrain Company, and there acquired a thorough, practical knowledge of the business in all its details. He established his present enterprise two years ago, and bringing to bear the valuable experience in the trade he had thus gained, soon secured a large and influential patronage. In January, 1891, he admitted as partner his brother, Mr. James F. Gamble, the present firm name being then assumed. The latter had for two years preceding this date filled the responsible position of secretary of the Kentucky Rock Gas Company, and added a new element of strength to an already prosperous and thriving business. The offices of the firm are handsomely fitted up and furnished, and every facility is at hand for the prompt and satisfactory transaction of business. The firm handle at wholesale lumber of all kinds, hardwoods, southern pine, cypress, cucumber, yellow pine, Norway, white pine, oak, maple, cherry, etc., dressed or rough, in one or more car lots to suit purchasers. Their relations with the leading mills of the country are of a first-class nature, and enable them to quote prices which few other houses can duplicate. They are also the selling agents in this district for the ornamental hardwood parquet flooring manufactured at Racine, Wis., by the Racine Hardwood Manufacturing Company. The local trade is one of great magnitude, while their shipments to the east, north, west, and southwest are heavy, and are rapidly growing in volume. Both partners are young and active business men, of marked liberality in their dealings, and are deservedly popular in all trade and social circles. They are members of the Commercial Club.

FINCK-SCHMIDT LUMBER CO., No. 1513 Logan Street, and Nos. 929 to 941 Mason Avenue.—Although in existence but a comparatively short time, the Finck-Schmidt Lumber Co. have established an extensive and substantial trade. They are general wholesale and retail dealers in lumber, lath, shingle, sash, doors and kindred building supplies; also commission merchants for the sale of bark, and their business, which extends throughout the city and sections of the states adjoining, grows apace. This prosperous company, of which Geo. W. Schmidt is president, and Marshall H. Finck, secretary and treasurer, had inception in January of the current year, when it was incorporated under the laws of Kentucky with a capital of \$20,000, and the enterprise from the start has been a positive and permanent success. The yards, which are conveniently situated at No. 1513 Logan Street and Nos. 929 to 941 Mason Avenue, are very capacious, with ample shedding, and have excellent transportation facilities, the premises being connected by switch with the railroad while twelve in help are employed and five wagons in regular service. A carefully assorted and heavy stock is constantly kept on hand, comprising yellow pine flooring, white pine, ash, oak, maple and all kinds of rough and dressed lumber; shingles, lath, joist, scantling, ceiling, sills, sash, doors, blinds, frames, mouldings, bark, etc.; and all orders by telephone (call 1969), mail or otherwise receive immediate attention. Bottom prices are quoted, the most liberal inducements being offered to builders and contractors; and relations once established with this concern are reasonably certain of leading to an enduring business connection. Messrs. Finck and Schmidt, are gentlemen in the prime of life and natives of this city. Both are men of push and energy, thoroughly reliable in their dealings, and are active members of the Lumbermen's Exchange and also of the Builders' Exchange.

FRANCIS MORAT'S SONS & CO., Florists, No. 719 Fourth Avenue.—The leading exponents of the art of floriculture in the Falls City are unquestionably the representatives of the firm of Francis Morat's Sons & Co., located at No. 719 Fourth Avenue, with extensive nurseries and greenhouses on Fourth Street, between O and P Streets. This enterprise was established about thirty-five years ago. In September, 1879, the present firm was organized under the existing trading title. The individual members of the concern, as at present constituted, consist of George J. and Frank Morat, sons of its founder, and Edward Morat, his cousin. The quarters occupied here as salesroom and conservatory are spacious and very tastefully arranged, the greenhouses at Fourth Street numbering twenty-two, ten of dimensions of 20x100 feet and twelve of 12x100 feet, while ten expert assistants are employed, with all the latest improved heating appliances and other facilities in service. A large and splendid assortment is carried on hand at all times, including select cut flowers, fresh and fragrant roses, wreaths, nosegays, bouquets, boutonnières, etc.; also potted plants, grasses, mosses, fern roots, bulbs, rustic baskets, and emblematical floral designs in great variety, including pillows, crosses, columns, harps, anchors, etc. Appropriate designs are furnished to order, likewise, at short notice here, for funerals, weddings, and all occasions of floral display, and satisfaction is guaranteed in every instance, while the prices prevailing are of the most reasonable character, all orders receiving prompt attention. Messrs. George J. and Frank Morat are natives of Louisville, Mr. Ed. Morat being of German nationality, but now a resident of the Falls City for the past twenty years. They are all practical, expert florists and gardeners of thorough experience in their profession, and have a minute knowledge of the business in all its branches.

W. M. NORTON & SON, Wholesale Grocers, Feed and Commission Merchants, and Dealers in Flour, Lime, and Cement, Corner Ninth Street and Broadway.—One of the leading establishments in Louisville devoted to the sale of groceries, feed, etc., is that of Messrs. Wm. Norton & Son, who are also commission merchants and dealers in lime, cement, etc. It is one of the leading houses, and an extensive business is carried on. The building occupied is very spacious having three floors and basement and a front of 20 with a depth of 300 feet. Every facility is provided, including an elevator, and from four to six clerks are employed. A heavy stock of imported and domestic groceries is carried, embracing teas from China and Japan, coffee from Mocha, Java, and South America, spices from the tropics, canned goods, green and dried fruits, table delicacies, soaps, starch, pickles, sauces, etc., also smoked and salt

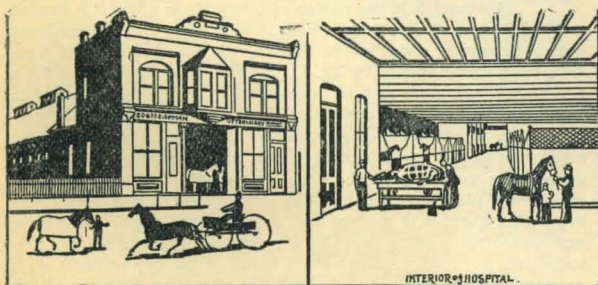
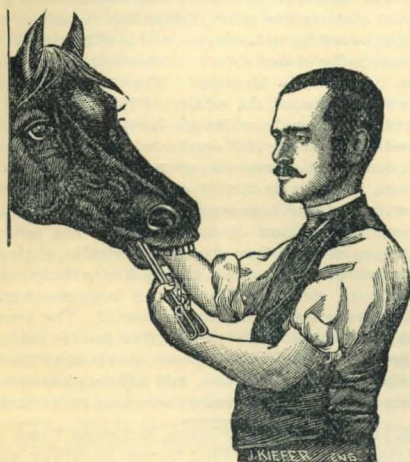
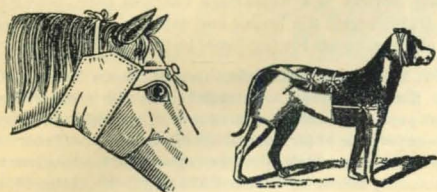
meats, fish, and all the leading brands of family flour, which are a specialty. Feed and meal are handled and dealt in extensively, and also creamery and dairy butter, cheese, and fresh eggs, and country produce generally, and as commission merchants the Messrs. Norton are constantly receiving consignments from the best producing sources and can supply the trade at satisfactory prices. Lime and cement are also dealt in. Mr. Norton, the founder and head of this business, was born in Ireland, came to this country and settled in Louisville upwards of half a century ago. His son and copartner, Mr. James Norton, is a wideawake business man, popular with all having dealings with the house, and takes an active interest in promoting all movements for the benefit of Louisville, his native city.

JOHN MITCHELL, Manufacturer of Steam Boilers, Nos. 312 to 317 Eleventh Street.—Established in the year 1872, and since that period operating a business of considerable importance, the enterprise of Mr. John Mitchell cannot justifiably be ignored in any publication which aims to reflect the trade advantages and manufacturing resources of the Falls City. Mr. John Mitchell, the founder of this well known concern, was born in England, and has a practical experience as a steam boiler manufacturer extending over a period of forty-five years. Migrating to this country in his earlier years, he settled in Louisville, and in 1872 engaged in the business of steam boiler manufacturer with which his name has since become so prominently identified. For the succeeding fourteen years he ably conducted the affairs of his business alone, in 1886 admitting his brother and son, Messrs. Joseph and John Mitchell, Jr., to an interest, trade being still conducted under the name of its individual founder. The premises occupied comprise two commodious buildings, respectively 52x105 and 44x105 feet in dimensions, equipped with the latest improved machinery and appliances for the advantageous prosecution of the business. The product of the house embraces steam boilers of every description, a specialty being made of steamboat work. From twenty-five to thirty skilled hands are provided with steady employment, a large and lucrative local and southern trade being annually transacted. The house is in the enjoyment of the most complete facilities for the performance of work of the character above mentioned, and is at all times ready to furnish estimates and particulars, and will be pleased to open correspondence with any of our readers who may be interested.

F. SCHNEIDER, Dealer in Drugs, Medicines, Fancy and Toilet Articles, Perfumery, Etc., Corner Broadway and Preston Streets.—One of the most reliable among the ably-conducted pharmacists in the section of Louisville in which it is located we find is that of Mr. F. Schneider, which occupies the southeast corner Broadway and Preston Streets. Its foundation dates from 1870, when it was opened by Mr. J. Dinwiddie, who conducted it for a period of seven years and was succeeded by Mr. F. C. Biehl, and in 1883 came under the sole control of Mr. Schneider, who has since refitted it in a neat, handsome, attractive style, and is conducting the business with that care and skill his long experience as a pharmacist enables him to exercise. The store has a depth of 50 feet; the show cases are of plate glass, the counters and shelving of new design, and everything about it is perfect and complete, the requisite facilities and conveniences being provided for compounding physicians' prescriptions, and family recipes at all hours of the day or night with promptness and accuracy. One of the attractive features of the popular store is a large soda fountain of pleasing design. Mr. Schneider selects his drugs and medicines with unusual care, and under no circumstances will he permit any but what are pure and fresh to be used when preparing physicians' prescriptions. A large stock is always carried of everything belonging to the business of druggists and pharmacists, including besides drugs, chemicals, patent medicines, pharmaceuticals, tinctures, etc., Schneider's White Pine Cough Balsam for coughs and colds, etc., Schneider's Toilet Cream for chapped hands, lips, and rough skin, and a splendid assortment of elegant perfumery and toilet requisites, surgical appliances, etc. Two competent clerks assist Mr. Schneider and business is active and brisk, the patronage coming from all classes of the community. Mr. Schneider, who was born in Cincinnati, O., has resided in this city fifteen years. He is young, enterprising, and progressive, and sustains a high reputation as an accomplished pharmacist and useful citizen. He is a graduate of the Louisville College of Pharmacy, and a member of the alumni of that institution, and the Kentucky State Pharmaceutical Association.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

LOUISVILLE VETERINARY HOSPITAL, A. D. and F. T. Eisenman, Proprietors, No. 222 East Main Street.—The progress in the veterinary profession keeps fully abreast of that of the medical practitioner, and the pathology of the horse, dog, cattle, sheep, etc., is as well defined as that of the human being. The leading representative veterinary surgeons in Louisville are Drs. A. D. and F. T. Eisenman, the popular proprietors of the Louisville Veterinary Hospital, No. 222 East Main Street. This equine sanitarium was opened by Dr. A. D. Eisenman in 1884, he two years later



joining issue with his brother, Dr. F. T. Eisenman, in the prosecution of his rapidly widening veterinary practice. Dr. A. D. Eisenman is a graduate of the celebrated Toronto Veterinary College of the class of '84, his brother qualifying from the Chicago Veterinary College in 1886 and Louisville Medical College 1887, both gentlemen being natives of Louisville. The stables and hospital they had specially erected in the year 1888, they constituting one of the most thoroughly equipped establishments of their type in the southwest. The stable building is a commodious two-story brick structure 36x204 feet in dimensions. The interior is simply a model of its type, the stalls are well ventilated, drained and lighted, including loose boxes, box stalls, colic and lock jaw compartments, soaking and bath tubs, and the complete entourage of the thoroughly equipped equine hospital. Messrs Eisenman's celebrity as veterinary practitioners in all ailments of the horse, also bovine disorders and all ailments of domesticated animals, is widespread, and their record as successful manipulators

of the surgeon's knife or skill in the diagnosis and treatment of equine diseases stands unapproached in this great horse-breeding section. Their practice is of the first magnitude and importance, the average number of equine patients reaching thirty-five the year round. Dr. F. T. Eisenman is a prominent member of the Commercial Club, and he and his brother act by appointment as veterinarians to the horses of the State Departments, Fire Department and Kentucky Humane Society, while as private citizens they are as universally popular as they are respected as skilled exponents of their important profession.

WATKINS, PEASE & CO., Dealers in Sash, Doors, Blinds, Mouldings and Inside Finish, Main, Fourteenth, and Pirtle Streets.—One of the most successful and enterprising of Louisville's representative houses handling builders' woodwork is that of Messrs. Watkins, Pease & Co., located at Main, Fourteenth and Pirtle Streets. The foundation of the business of this firm dates from 1883, when it was established at Columbus, O., and five years later the house in this city was opened, and an immense trade built up, which comes from the city and vicinity, and all sections of the country east of the Mississippi River. The warehouse owned and occupied by the firm is two stories in height with basement, and has an area of 90x130 feet. It is arranged with an especial adaptability to the business, and well stocked with builders' woodwork, embracing sash, blinds, doors, mouldings, brackets, and inside finish of a superior quality, well made from seasoned material, and put together in a substantial manner. The stock handled by the house is obtained direct from the leading manufacturers, is sold at the very lowest prices, and warranted in every respect as represented. Fifteen assistants are employed about the premises, three "drummers" kept on the road, and several teams utilized for making deliveries in the city and environs. The trade is both wholesale and retail in character, and steadily grows and increases each succeeding year. Mr. P. B. Watkins is a native of Ohio, resides at Columbus, and has charge of the house in that city. Mr. J. L. Pease is also a native Ohioan. He has lived in Louisville some years, and conducts the operations in this city. He is young, active and enterprising, and a well known member of the Commercial Club. The firm own the building in this city, and among the conveniences provided for receiving stock and making shipments is a side track which connects with all the lines of railway centring here.

LEAHY & GORHAM, Coal Merchants; Main Office, No. 628 West Jefferson Street; Scales and Yards, Kentucky Street.—Among the leading and most progressive coal dealers of this city are the above named gentlemen, who are managers of the famous McHenry coal mines of Ohio County, Ky., the product of which shows by analysis, and is proved by severest tests to be the most perfect and economical fuel in the market. The present flourishing and extensive business was founded by Mr. J. K. Leahy a number of years ago. In 1883 Mr. S. S. Gorham came into copartnership under the existing name and style of "Leahy & Gorham." The firm is capable and experienced, has ample resources at command, and thoroughly understands the wants of the public. The storage capacity is some 100,000 bushels, and the firm always carries a heavy stock of McHenry coal, carefully screened to standard sizes; also the choicest brands of Pittsburgh and anthracite coals. The firm number among their customers our principal factories and dealers, and quote lowest wholesale prices in large lots. They keep ten hands busy, and own seven double teams and wagons for delivery purposes, handling annually about 600,000 bushels of McHenry and other coals. McHenry coal "No. 9" is bound to please all who use it; those who want cheap and reliable free burning fuel will find it the best, and it is increasing in consumption at a rapid ratio. Mr. Leahy is a native of Pennsylvania, and has been a permanent resident of this city for many years. He is closely identified with her interests, and was for a long period actively engaged in the grocery and produce trade. Mr. Gorham was born in New York State, and has been resident here since childhood; he is a widely and favorably known business man, formerly connected with the old "E. and P." railroad, and was also with Mercer & Co., wholesale coal dealers. The firm of Leahy & Gorham is prompt and responsible, and has special facilities in its line, and is a worthy exponent of this staple branch of trade.

WHEELER CARRIAGE CO., Nos. 715 and 717 West Main Street.—Among those leading and representative manufacturing concerns whose enterprise and activity have largely contributed to form the sum total of the industrial and commercial eminence of the city of Louisville is the Wheeler Carriage Company, of which Mr. A. A. Wheeler is sole proprietor. Its productions are renowned throughout the Union, and are in great demand, owing to the excellence of their make, the durability of their materials, and the general excellence that forms their chief characteristic. The business was founded in 1854, and from its inception the house commanded a widespread and influential trade. The premises comprise a substantial four-story brick structure, 50x200 feet in dimensions, with the factory in the rear. The latter is a two-story building, also of brick. It is fully equipped throughout with all the best improved and most modern machinery, tools and appliances known to the carriage making trade, and steady employment is afforded to from forty to fifty skilled and experienced hands. Bringing to bear an experience of nearly forty years in the carriage business, and thoroughly acquainted with the requirements of a critical trade, Mr. Wheeler's efforts have been attended with great success, and the extent and development of his trade are the best proof of the quality and character of his work. In every department only thoroughly skilled labor is employed, and none but the best material obtainable is used, and as an evidence of the satisfaction given by his vehicles, he to-day retains the patronage of his earliest customers. In all vehicles of his manufacture he uses the best seasoned ash and yellow poplar; for gearing and wheels the best selected second growth hickory; the axles and tires are of steel, and springs are oil tempered and warranted. The output is very large, averaging annually one thousand vehicles. In his well appointed warerooms, of which he has two down town, in addition to the repository at the works, he has always on hand the finest productions of the carriage maker's art, such as three-spring barouches, double phaetons, extension and top cut under surreys, Brewster spring surreys, buckboards with canopy and buggy top, Corning buggies, and buggy top phaetons, buggies of all kinds, road carts, etc. The trade covers Kentucky, Indiana, southern Illinois, Texas, and the south generally. Mr. Wheeler is a native of Bridgeport, Conn., and has been a resident of Louisville for the past forty years. He is an able, enterprising and energetic business man, and one of our leading and most progressive citizens.

C. C. MENGEL, Jr., & BRO. CO., Manufacturers of Hardwood Lumber, Corner Eleventh and Kentucky Streets.—Louisville's superior geographical position, railroad facilities and great advantages as a centre of trade have conducted to the concentration in her midst of an immense lumber business. In this connection prominent mention is made in this commercial review of the city of the widely known and representative C. C. Mengel, Jr., & Bro. Co., manufacturers of hardwood lumber. This business was founded in 1877 by C. C. Mengel, Jr., who was succeeded by the firm of C. C. Mengel, Jr., & Brother. Eventually in 1888 the business was incorporated under the laws of Kentucky with a paid up capital of \$250,000, its executive officers being Mr. C. C. Mengel, Jr., president, Mr. A. W. Wright, vice president, and Mr. C. R. Mengel, secretary and treasurer. The company's saw mills are situated at Trimble, Fowlkes, and Tipton, Tennessee, and Oakton and Boston, Kentucky. The planing mills and dry kilns of the company are at Louisville, Kentucky, and Trimble, Tennessee. They own extensive and valuable tracts of timber lands in Tennessee and Arkansas, and handle annually in hardwood logs and lumber 50,000,000 feet. In Louisville they consume 12,000,000 feet of lumber in the manufacture of packing boxes, siding, ceiling, and flooring, and their trade extends not only throughout the entire United States, but they likewise export largely to Great Britain and Germany. The Louisville plant covers two entire blocks and comprises planing mill, box factory, dry kilns and lumber yard connected by switches with all railways entering the city. They employ 175 hands in Louisville, and 125 elsewhere. The company's stock includes the choicest walnut, ash, plain and quartered oak, cherry, chestnut, poplar, maple, plain and quartered sycamore, hickory, butternut, hazel, and black birch. The officers are active members of the Board of Trade and Commercial Club, and are very popular in trade circles. Mr. A. W. Wright, the vice president, is a resident of Alma, Michigan. He is one of the

largest manufacturers of lumber in the United States, and is president of the A. W. Wright Lumber Co., Saginaw, Michigan. Mr. Wright is likewise vice president of the Toledo & Ann Arbor Railway Co., and is also largely interested in several milling and mercantile enterprises in various parts of the United States. Messrs. J. M. Baker and Coleman Price, the superintendents of the Louisville mills, have during the last few years become interested in this flourishing company.

W. T. COPE, Beef and Pork, Nos. 145 and 147 West Jefferson Street.—The supplying of a city like Louisville with the various essentials of life calls into requisition a vast amount of capital, and furnishes employment to an army of people. The consumption of meat and pork alone forms an item of no small magnitude, and judging from the many markets that are scattered throughout the city, the supply is kept up to the highest standard of excellence. Among such establishments ranks that of Mr. W. T. Cope, the well known wholesale and retail dealer in beef and pork, who occupies the premises Nos. 145 and 147 West Jefferson Street. This house was established by Mr. T. B. Cope (the father of the present proprietor) in 1866, he conducting its affairs for the succeeding twenty odd years, his son assuming the control in 1887. The store is neatly arranged and of fine dimensions, and is fitted up with all modern appliances, including 3500 lbs. capacity improved ice refrigerator for the preservation of perishable articles during hot weather. Mr. Cope spares no expense or trouble to provide the choicest of everything, and his facilities for doing this are not surpassed by those of any competitor. He slaughters all his own stock, for which purpose he owns a well appointed abattoir at No. 1250 Storey Avenue, his monthly kill averaging forty head of cattle and one hundred hogs, his business returns aggregating some \$30,000 annually. Mr. Cope was born in Philadelphia, and has now been a respected resident of the Falls City since 1866, where he is popularly regarded as one of the leading representatives of Louisville's beef and pork trade.

L. OOK & SMITH, Kentucky Live Stock Agency, Nos. 208 and 210 Second Street.—This reliable Kentucky live stock agency was established in 1888 by Messrs. S. J. Look and B. T. Smith. The firm's stock farm, which is only thirty-five minutes' drive from the office, embraces 375 acres, 330 acres of which are as well set in blue grass as any lands in Kentucky. There is pure water, ample shade, secure fences, together with 200 box stalls. The tract is one of the best in the state, a full mile, and well thrown up on the turns. Messrs. Look & Smith offer excellent accommodations to owners of trotting stock who do not conduct a farm themselves, and horses entrusted to them always receive vigilant care and liberal feeding. The firm also buy and sell stock on commission and guarantee entire satisfaction to patrons. Their opportunities have given them a thorough knowledge of the various families of trotting stock, their valuable features and also their drawbacks. They have no pet families to advocate, and having a great variety of strains of blood, are no more interested in selling one than another. In all cases any known defect in an animal is pointed out, and customers protected in every possible way. This agency affords breeders and owners a means of disposal for their trotting stock, and also furnishes buyers with an opportunity to inspect a large collection of stallions, brood mares and fillies, representatives of a greater variety of families than they could find in many days and weeks of travel, involving considerable expense. Mr. Look is a native of New York, while Mr. Smith is a Kentuckian. They are energetic and honorable business men, whose future prospects in this important enterprise are of the most encouraging character. By permission they refer to the following gentlemen, etc., viz.: Second National Bank, Louisville, Ky.; L. Brodhead, "Woodburn Farm," Ky.; R. S. Veech, "Indian Hill," Louisville, Ky.; John B. McFerran, Louisville, Ky.; David Bonner, New York; Charles H. Kerner, New York; W. B. Dickerman, New York; W. H. Hill, Worcester, Mass.; J. I. Reekes, Dallas, Tex.; Colonel Wm. Edwards, Cleveland, O.; Bank of Louisville, Louisville, Ky.; C. F. Emery, Cleveland, O.; Augustus Sharpe, "Shadyside," Louisville, Ky.; Major H. C. McDowell, "Ashland," Lexington, Ky.; John Dupee, Jr., Chicago; John L. Mitchell, Milwaukee, Wis.; Dr. T. J. Yarrow, Philadelphia, Pa.; G. M. Fogg, Nashville, Tenn.; J. I. McFarland, Boone, Iowa; also to the leading turf journals, and to all reputable breeders and horsemen.

UNION CREDIT COMPANY, Corner Fifth and Market Streets.—The course of the Union Credit Company since its incorporation in 1887 has been of the most careful and painstaking character. Its information is supplied to its members only, and the system of inquiry is the most accurate. The members of the incorporation are of the most prominent houses in the city, men whose character for integrity and justice is beyond question, and whose careers have been before their fellow citizens for many years. Questions affecting the standing of individuals and firms are answered with accuracy and promptitude, and the merchant thus advised has exactly the information needed to protect himself against danger of imposition. Besides this the company does a collection business, in which they have been very successful. Their terms are moderate, and their system the best, as experience of many of the leading merchants of this city has abundantly proved during the time the company has been in operation. The company keep seven clerks and other employees. The officers of the company are John C. Lewis, president; John P. Starks, vice-president; C. C. Taylor, general manager and secretary; of these, Mr. Lewis, who is an old and highly esteemed merchant of this city, is of the firm of John C. Lewis & Co., a member of the Board of Trade and the Commercial Club. Mr. Jno. P. Starks is of the well-known firm of Crutcher & Starks, clothiers, and Mr. C. C. Taylor is a young man, a native Kentuckian, and full of business ambition and energy. He has for years been engaged in the collecting business, which admirably fits him for his present position. The other directors, whose names are a guarantee in Louisville for business tact and integrity, are Jno. C. Lewis; W. A. Snodgrass, with W. H. McKnight & Co.; Simon A. Dreifuss, with Kaufman, Strauss & Co.; W. E. Ambrose, with New York Store; L. A. Hodapp, with Jno. C. Lewis; Walter Black, with St. Bernard Coal Co. The capital stock of the Union Credit Co. is \$50,000, and it is in every way a responsible society, fully alive to its duties, yet equally careful of the rights of others. Its telephone number is 724, ring 2.

CHAMBERLIN & CO., Fruit and Oyster Dealers, No. 338 Second Street.—One of the most popular and enterprising merchants of Louisville is Mr. C. Chamberlin, sole member of the well-known firm of C. Chamberlin & Co., fruit and oyster dealers. Mr. Chamberlin was born in Woodruff County, this state, and has been a resident of this city since his early boyhood. In 1887 he founded his present business, and from the start, owing to his long experience and great energy, built up a large and prosperous trade. He occupies a building 20x120 feet in dimensions, which is eligibly located, and these premises are provided with every facility and convenience for the handling, storage and careful preservation of the valuable stock. Nothing is so perishable as fruits and oysters, and no house in the city possesses better storage facilities. The stock is large and well selected. In the summer season the house deals exclusively in foreign and domestic fruits of all kinds, receiving direct shipments from the best producing sources of the Pacific Slope, the southern states, the West Indies, etc. Over \$30,000 worth of fruit are handled each summer. During the winter months the firm receive and distribute among their numerous patrons some \$30,000 worth of Baltimore oysters. Five assistants are employed, and all orders are promptly filled and delivered, at such low prices as only the unequalled facilities of the house can warrant. Although but twenty-nine years of age, Mr. Chamberlin is justly looked upon as a leading merchant of this city, and his success is as gratifying to his numerous friends as it is creditable to himself.

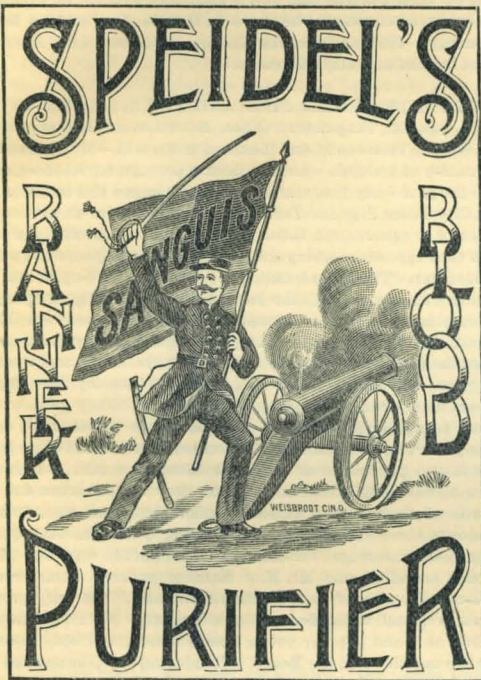
HAS. A. ROGERS, Importer, Bookseller, and Stationer, No. 232 West Market Street.—Louisville is noted for the enterprise exhibited in its various lines of trade by those engaged in them. This is particularly the case in those branches which tend to improve and elevate the moral and refined tone of the population. In this direction few houses are better deserving of special mention than that of Mr. Charles A. Rogers, importer, bookseller, and stationer. It was established by him in 1871, and has ever since been the leading house in its line, extremely popular with the large element to whose wants and tastes it particularly caters. It is par excellence the leading and representative Catholic importing house in western Kentucky, and its trade extends far beyond the limits of the state. The premises comprise a four story brick building, handsomely fur-

nished and fitted up, and every convenience is at hand for the effective display and proper handling of the heavy and valuable stock. Mr. Rogers is a direct importer from the leading publishers of Europe and America of all kinds of Catholic literature, such as prayer books, Bibles, missals, vespers, psalters, reviews, magazines, and periodicals. The operations of the house are by no means confined to the handling of Catholic publications, and on his well lined shelves and counters are to be found all the best foreign and domestic publications, on all kinds of literature, history, travels, biography, etc. He also handles pocketknives, scissors, fancy articles, albums, etc., as well as a large assortment of stationery, blank books, school and office supplies. No house in this city exceeds this one in enterprise and business energy, and its rapid development and high standing are evidences of its appreciation. Mr. Rogers is a native of Bargetown, and a highly esteemed member of the business community.

FALLS CITY JEWELRY COMPANY, Corner Seventh and Main Streets.—Among the leading representative wholesale jewelry establishments in Louisville none has earned a more enviable reputation for the artistic beauty and intrinsic worth of the wares it offers than that of the Falls City Jewelry Company. This flourishing enterprise was founded in 1889 by Mr. L. Hermann, who soon built up a widespread and influential trade. So great was the development of the concern that a stock company was formed in 1890, with Mr. Hermann as its president, and Mr. Milton H. Harris as secretary and treasurer. These gentlemen, together with Messrs. Max Hecht, of the well known house of Messrs. Hecht Brothers & Company, of Paducah, Ky., and I. Harris, of Rogers, Lapp & Harris, this city, form the Board of Directors. With such a personnel the success of the house could not but continue to increase, and it is to-day in the front ranks of the trade. The stock is extensive and well selected, and comprises a full assortment of diamonds and diamond goods, pearls and other precious stones, gold and silver watches, clocks of every kind and make, solid and plated silver ware, and full lines of gold and silver jewelry. Only the best, finest, and most desirable goods are handled, and the prices quoted to the trade are extremely moderate. The business covers Tennessee, Kentucky, Indiana, Alabama, and Mississippi, and is rapidly increasing. The president, Mr. Hermann, is a native of this city, and although still a young man is prominently connected with several responsible commercial ventures, among others a large dry goods and millinery establishment at Muncie, Ind. The secretary, Mr. Harris, is also a native of this city, a young man of much enterprise and fine business ability, and a member of the Commercial Club.

HERBOLD & DUTTLINGER, Feed, Groceries, Produce, Coal, Lime, Cement, Etc., Nos. 600 and 608 Seventh Street.—The extensive business establishment of Messrs. Herbold & Duttlinger is one of the largest and most important in the city. It was opened in 1883 by F. Doexler & Co., who after a period of five years were succeeded by Herbold & Ratterman. This firm continued about two years and dissolved, Mr. Wm. Herbold forming a copartnership with Jno. A. Duttlinger, and under the present name have increased the facilities, added a number of new departments, and extended the trade. The premises occupied are very commodious and comprise a lot and building where is kept an immense stock of Pittsburg and Pomeroy coal, and lime, cement, feed, etc. The building is of brick and 30x200 feet in area, at No. 600 Seventh Street; on the corner is another building, which is utilized for the storage of groceries, including choice teas, coffees, pure spices, sugars, syrups, canned goods, family flour, salt, smoked and fresh meats, etc., and poultry, game, fresh eggs, creamery and dairy butter, cheese and country produce, etc., and superior fine old imported and domestic wines and liquors, Bourbon and sour mash whiskies. Messrs. Herbold & Duttlinger also do an extensive business as general commission merchants and receive consignments of produce, grain, hay, fruits, vegetables, melons, hides, skins, etc., which they dispose of to the trade. They have established fine business connections, and as business men are fair, upright and honorable and in all transactions will be found correct and prompt. Mr. Herbold is a native of this city and a prominent member of the Knights of Pythias, while Mr. Duttlinger is from Cincinnati. He is a member of the Knights of St. John and other orders. They are doing a fine business, and well deserve the success which has rewarded their ably directed efforts.

EDWARD SPEIDEL, Pharmacist, Corner Twentieth and Market Streets.—The subject of this sketch, Mr. Edward Speidel, is a native of Philadelphia, and a graduate of the Cincinnati College of Pharmacy. The business he now controls was established in 1871 by Messrs. Piferyst & Kessler, to whom succeeded Messrs. Kessler & Speidel in 1882. Two years later, by the withdrawal of his partner, Mr. Speidel found himself sole proprietor, and under his prudent yet enterprising management the already large business of the house has been further developed to its present vast



proportions. The premises utilized comprise the ground floor and basement of a building 30x50 feet in dimensions. The store is handsomely appointed and well fitted up throughout, and furnished according to modern and artistic taste, and the stock carried is large and well selected, the assortment embracing full lines of pure drugs, medicines, and everything found in a first class drug store. Three assistants are employed, and in all departments the lowest prices prevail. The laboratory is under the special charge of the proprietor; he personally attends to the preparing and compounding of physicians' prescriptions and family recipes, and he has earned an enviable reputation for the purity of ingredients used, and the care and accuracy exercised to prevent even the possibility of mistake. Mr. Speidel also handles at lowest figures toilet sets, etc., as well as glass, paints, oils, putty, etc., and all painters', glaziers', and artists' supplies. He is a member of the State Board of Pharmacy, of the Kentucky Pharmaceutical Association, of the Louisville Association of Pharmacy, etc. He is also highly popular in social circles, and belongs to the Botanical Club, the Commercial Club, and the Gardening Club.

W. L. HORNE, Jr., Manager Aetna Life Insurance Co., Rooms No. 25 and 26 Kenyon Building.—The Aetna Life Insurance Company of Hartford, Conn., has so firmly established itself in the country generally that its name has become literally a household word. For this reason the position of manager in so important a city as that of Louisville is one of considerable importance, not to say honor, for the connection with such a company implies the possession of rare business qualifications as well as other no less needed requisites. The Louisville office was opened in 1866, for a general agency for the state of Kentucky, by Messrs. Slaughter & Co., who carried it on till 1888, when W. L. Horne, Jr., took charge. In his hands the agency made rapid strides all over the state. In 1889 he wrote \$726,000 worth of insur-

ance, and in 1890 about \$900,000. With this record for the two past years, Mr. Horne has the right to anticipate that his next year's business will aggregate a million dollars. He brings to the business an experience of no slight value. Previous to his acceptance of his present position he was the assistant manager for two years of the New England Mutual Insurance Company of Boston. He is a member of the Commercial Club, and is held in high esteem by the mercantile community of this city. Mr. Horne is a native of Pennsylvania. Four people are employed in the handsomely fitted offices in rooms Nos. 25 and 26 Kenyon Building, which is fitted with the best of care, and has a fine fireproof vault in connection with it. Mr. Horne's excellent qualifications for his position are, however, well directed, for he has one of the most honorable and distinguished companies to represent—a company whose reputation for shrewd management and integrity is typical of its native state of Connecticut. The offices of the Aetna comprise some of the most prominent men in the state, Governor Morgan G. Bulkeley being its president, and its financial condition is beyond comparison. It was incorporated in 1849, with a cash capital of \$1,250,000. January 1st, 1890, its condition, as attested and indorsed by the State Insurance Commissioner of Connecticut, whose methods of examination and test are of the severest kind, showed assets of \$34,805,819; liabilities, \$29,060,727.42; surplus, \$5,745,091.58. These last items, it should be noted, are given according to the rigid systems of insurance supervision in New York, Connecticut and Massachusetts. In most of the other states of the Union the standards would admit of the surplus being reckoned as \$7,450,000. A new feature of the Aetna's business deserves special mention here. This is the elective endowment plan, under which the insured receives a contract combining all the advantages of non-forfeiture, as well as the indisputable features, with a similar premium to be charged each year. The plan extends the advantages of life insurance, and furnishes pecuniary relief at periods of advancing. For the particulars of this, as well as the other features of this thoroughgoing and honorable company, the reader is referred to Mr. W. L. Horne, Jr., whose genial manner and thorough knowledge will help the investigator to realize the benefits which the Aetna can convey to him.

BROEG & ROBERTSON, Monuments and Statuary, Nos. 315 and 317 West Jefferson Street.—Louisville is a noted centre for skilled artisans and the highest order of artistic achievement, and in this connection attention is directed to the old established granite and marble works now controlled by Messrs. Broeg and Robertson, at Nos. 315 and 317 West Jefferson Street. These famous works were primarily established by Mr. J. S. Pool in 1852, who conducted their affairs alone for the succeeding quarter century, when he formed a copartnership with Mr. J. J. Broeg. In 1890 Mr. Pool redred from the business, and the present firm was organized, consisting of Messrs. J. J. Broeg and H. D. Robertson. Both members of this copartnership bring to bear special qualifications, being thoroughly experienced in every department of the business, and are noted for their sound judgment and great artistic sculptural skill. They guarantee the best and cheapest work in their line, and have achieved a widespread reputation for turning out the finest and most original designs of elaborately finished monuments, headstones and cemetery work of every description. The proprietors are perfect judges of marbles and granites, and handle only the best Italian, Scotch, and American qualities, executing all work in the most perfect manner, and maintaining the highest standard of excellence in all productions. Evidences of their skill abound all over Kentucky and Indiana, the firm enjoying the distinction of having just completed the largest monumental structure in the Blue Grass State, viz., the Robert Morris Masonic monument at Lagrange. Recently the firm completed an elegant and artistic monument for the B. P. O. Elk, No. 8, and which is composed of granite and bronze, the base being 7 feet square, and the whole height of the monument 15 feet. The bronze elk surmounting the whole is 9 feet 2 inches in height. Mention may also be made of the Confederate monument at Bowling Green, rustic stump constructed for Dr. Tompkins at Gallatin, and hundreds of others of equal value too numerous for particularization in these columns. To the public in search of fine monumental work this firm offers special inducements, and nowhere else can such splendid specimens be obtained for so little money.

JOHAN M. RIESTER, Diamond Setter and Manufacturer of Jewelry, No. 354 West Jefferson Street.—Diamond setting and the manufacture of fine jewelry is a prominent feature in the industrial activity of Louisville. At the present day the increase in wealth and the great advancement in culture and refinement have created an ever increasing demand for fresh novelties and originality in the finer productions of the jeweller's art. Few cities have kept so fully abreast of the times as Louisville, and in this direction we desire to specially refer to the popular and representative house of Mr. John M. Riester, whose office and factory are located at No. 354 West Jefferson Street. This business was established in 1879 by Messrs. Riester & Hager, and on the dissolution of the firm in 1884 Mr. Riester remained in sole control, and has built up a liberal, influential and permanent patronage in all sections of the south and southwest. The premises which Mr. Riester has occupied at the above address since 1884 comprise the second floor of the Guthrie Block. They are spacious and commodious, well lighted, and are fully equipped in every department with all the best tools and appliances known to the jeweller and engraver. Eight skilled hands are employed, also three apprentices, while Mr. Riester personally superintends all the operations of his house. The range of work embraces the setting of diamonds, in which Mr. Riester is a rare proficient, the manufacture of jewelry of all kinds, the production of medals and other gold and silver goods, monogram and fancy engraving and lettering, etc. The trade is exclusively wholesale, and is very large. Orders are carefully filled at the lowest possible prices, and entire satisfaction is guaranteed. Mr. Riester is a thorough master of his art, and is looked upon as an authority on all matters pertaining to it. He is a native of Louisville, and is highly esteemed by all as an enterprising and honorable young business man. The telephone call is 1522-2.

PETER JACOBSON, Manufacturer of Safes and Extension Tables, No. 1919 Logan Street.—A summary of Louisville's industries would hardly be complete without more than a passing notice of the flourishing concern of Peter Jacobson, manufacturer of china safes and extension tables, whose establishment is about the largest and leading one in this particular line indicated in this city, and its productions command an extensive sale throughout the south and southwest. The articles turned out are of a distinctly superior character, being noted for beauty of design, ingenuity of construction, compactness, elegance of finish and durability, and every one is warranted as to workmanship and material. Mr. Jacobson, the proprietor, is a gentleman of middle age, and a native of this city. He is a man of practical skill and thorough experience in the exercise of his art, as well as of push and energy, and during the eight years he has been established in business here has been highly and deservedly successful. The factory premises occupy the whole of a two-story 75x130 foot building, owned by Mr. Jacobson, and are equipped with ample steam power and the latest improved wood-working machinery, tools and general appurtenances, while seventy hands are employed. Mr. Jacobson manufactures a very superior class of safes in hardwood for holding china, silver and table ware, in neat designs and exquisite finish; also handsome and serviceable extension tables in ash, in all sizes and styles, and a large, elegant assortment is always carried in stock. The prices quoted, too, are extremely low, quality of material and character of workmanship considered, substantial inducements being offered to the trade, while all orders are attended to in the most prompt and trustworthy manner. Mr. Jacobson has lately bought 146x300 feet adjoining, which will be used for storage for the present. He will soon erect upon this property a new building for both manufacturing and the storing of manufactured goods, and when completed he will have one of the most complete and commodious manufacturing establishments in Louisville.

JAKE KESSLER, Stoves and Tinware, No. 1638 Main Street.—Mr. Jacob Kessler, the well-known dealer in hardware, has the largest and most prominent establishment of its kind in the city. Mr. Kessler is a native of New Albany, but has been in this city since he was eleven years old, and after becoming proficient in his trade commenced business operations on his own account in a modest way with little or no capital, but with a determination to succeed. In the past twelve years he has built up a flourishing, substantial establishment, which he now owns and controls. He has always

enjoyed a wide reputation for integrity, and the esteem and confidence of all. The premises are 20x200 feet in area, and the stock includes tinware of every description, housefurnishing goods, refrigerators, cutlery, builders' and shelf hardware, nails, locksmiths' supplies, mechanics' tools, etc., cisterns and well pumps, cooking and heating stoves in all the new styles. Mr. Kessler is a wideawake, active, progressive man of business, which cannot result otherwise than in prosperous future developments. In Jake Kessler's lexicon there is no such word as fail, and it should be said to his credit that he has achieved success by hard work, fair dealing, and an indomitable energy. He belongs to the Knights of Honor, and has a wide circle of friends and acquaintances.

FALLS CITY SEWER PIPE AND TERRA COTTA WORKS; P. Bannon, Proprietor; Office, No. 431 West Jefferson Street; Works, Thirteenth and Lexington Streets.—Mr. Bannon is a native of Ireland, who has been a permanent resident of this city for the past forty years, and who in 1852 began this business. The "Falls City Sewer Pipe and Terra Cotta Works" cover an area of three quarters of a square, and three private switches connect the works with all the railroads entering the city. The buildings are of an extensive character. The main building is four stories in height, and 60 by 420 feet in dimensions. All the latest grinding, mixing, shaping, and other machinery has been introduced here, while there are thirteen immense kilns for firing and baking the pipe, chimney flues, etc. He supplies the best class of trade throughout the south and west with sewer pipe, well tubing, drain tile, fire clay, chimney flues, flue linings, etc., also ornamental clay work, such as fancy garden vases, chimney tops, and flower pots. Mr. Bannon's goods have carried off first prize wherever exhibited in competition with all other makes, and he is also proprietor of the large firebrick works, which cover an area of 200 by 400 feet, and where they manufacture the highest grade of firebrick for cupolas, boilers, iron and steel furnaces, gas retorts, etc. The firm are also leading dealers in best qualities of lime, plaster, foreign, Tennessee, and Louisville cements. Mr. P. Bannon is president, and Mr. M. J. Bannon, general manager of the "Louisville Fire Proof Construction Company," specially prepared to erect fireproof walls, floors, partitions, etc. Mr. M. J. Bannon is an active, able and popular young business man, and both he and his father are members of the Board of Trade and the Commercial Club, respected and public spirited citizens, and whose industrial enterprises are doing so much for Louisville.

G. AL. BIRCH, Superintendent Bourbon Stock Yards, Johnston Street, Between Main and Market.—Louisville's growth in every branch of her commercial industries has been exceedingly rapid in the last few years, but in no industry has she made greater advancement than in the trade in live stock. These remarks are the outcome of our reporter's visit to the famous Stock Yards, which were organized some twenty-one years ago, and in 1873 became a corporate company, capitalized at \$600,000. A glance at the following personnel of the officers and board of directors will furnish perhaps the best evidence of the stability and financial backing of this organization: President, W. R. Ray, also president of the Citizens' National Bank, and a leading capitalist; vice-president, John D. Taggart, of the well known pork packing firm of Hughes, Taggart & Co., also president of the Fidelity Loan and Trust Co.; John T. Wood, secretary and treasurer, of the firm of Wood, Bowen & Co., live stock commission merchants; and G. Al. Birch, superintendent; and John E. Morris and George Birch, directors, of the firm of Birch, Morris & Co., pork packers, and connected with the Stock Yards for the past seventeen years, for five of which Mr. Birch has ably filled the superintendency. Under such a capable régime of management, the success of this concern can hardly be regarded as a matter for surprise. The yards cover about fifteen acres of ground, and present a model of neatness, cleanliness, good order, exactitude and facility such as can be found nowhere else, not even Chicago excepted. The drainage is perfect, and sheds afford shelter for the handling and housing of some 15,000 head of cattle. The management have now in course of construction an extra building adjoining the present yards, to be completed at a cost of \$20,000. Under such auspices, it may be said with all truth that the Bourbon Stock Yards are a lasting credit to the Falls City and a monument to the energy and ability of their officers and founders.

EAST END IMPROVEMENT COMPANY, Corner Third and Main Streets.—Louisville labors under heavy obligations to the East End Improvement Company, which has under its enlightened management undertaken such great and publicly beneficial enterprises. The company was incorporated in 1887 with a capital of \$50,000, for the purpose of acquiring property for the route and depots of a terminal railroad system for the city. The nature of the undertaking necessitated largely increased capital, and it was made \$500,000, subsequently increased to \$800,000 in 1888, so as to secure centrally located city property, and also to construct a magnificent bridge from Louisville to Jeffersonville, and which when completed will be the finest spanning the Ohio. The company now owns forty acres of land within the city limits, intended for railroad purposes; also five entire squares of business blocks within the heart of the city, bounded by Main, Washington, Brook, and Hancock Streets, of a total area of 5000 feet long by 2101 wide. These properties have been selected with great care and judgment, and are admirably situated to secure perfect terminal facilities, also to give direct access for the railroad, street cars, and the public to their new bridge. This is one of the finest specimens of modern bridge architecture, constructed of steel, and is one mile and a half long, with a height of fifty-three feet above high water. The bridge and terminal system will open up to Louisville fresh connections and perfect local transportation facilities; it will cheapen the handling and delivery of freight, and open up fresh highways to the north, east, and west. Mr. Jacob Krieger, Sr., the president, is one of Louisville's best known and respected capitalists, a gentleman of marked ability and soundest judgment, whose methods and policy especially qualify him for the discharge of the duties of the presidency. He is the president of the Masonic Savings Bank, and identified with many other important interests. Mr. Joseph Huffaker, the company's secretary and treasurer, brings to bear wide experience and thorough system, and is a specially competent executive officer. The company has a splendid investment, and its promoters are to be congratulated upon the ability manifested in solving the difficult problems of better terminal and bridge facilities for Louisville. The East End Improvement Company has contracted to build the Louisville and Jefferson Bridge. This company is destined to add immense value to the business portion of the city, and will eventually make it one of the finest terminal points in the state.

AUGUSTUS SHARPE, "New York Store," Dry Goods, Clothing, Boots and Shoes, Furnishings, Etc., Corner Fourth Avenue and Jefferson Street.—In the celebrated "New York Store" Louisville has an establishment second to none in its line in the United States. The business was founded in 1860 by Messrs. S. Baker & Co., Mr. J. R. Middleton being the junior partner. For twenty years the house continued without change, developing a fine trade and achieving an enviable reputation. Eventually in 1880 Mr. S. Baker retired, Mr. Augustus Sharpe becoming senior partner and purchasing the larger share of the concern, the new firm style being that of Sharpe and Middleton. In 1888 Mr. J. R. Middleton retired, and Mr. Sharpe became the sole proprietor. He is a native of Osborne, Ohio, and early in life became a clerk in a dry goods store, thoroughly learning the trade in every detail. He started in business upon his own account in Dayton, Ohio, and built up a large and a flourishing trade before coming to Louisville. Here his progressive methods, liberal policy, and high order of abilities have achieved the greatest success. The premises are now of immense size, five times bigger than when he began, having had to be repeatedly altered and enlarged, while Mr. Sharpe has introduced all the modern improvements, and has fitted up his store in the most elaborate, convenient and attractive manner. The location of Fourth Avenue and Jefferson Street is one of the most central and desirable in town. The building is a handsome four story and basement structure of brick, 150 feet frontage by 400 feet depth, and presenting a vast area of floor space, all required for the storage, display and handling of stock, offices, dress and cloak making departments, etc. The main store on the ground floor is the largest and handsomest in town. It reminds one of McCreery's, Arnold & Constable's, Macy's, and other of the vast stores in New York, and is just as well stocked and fully as well, if not in many respects better, managed. There are electric lights throughout, steam heat, hydraulic passenger elevator; the cash railroad system has been introduced, and purchasers are never kept waiting for change. Mr. Sharpe employs fully 350

hands in the various departments, including a full staff of polite and competent salesmen and ladies in the various departments. Shopping is a pleasure here, for it is no trouble to show goods, whether purchases are made or not, and from the vast variety in every line, and the daily receipt of new goods, customers can always find exactly what they want. Mr. Sharpe is now doing a business of fully \$1,000,000 annually, and his enterprising and equitable methods point to a steady increase in the volume of trade in the future. Mr. Sharpe is a direct importer of fine silks, velvets, plushes, and dress goods in all the latest shades, patterns and textures. He is a direct buyer of all domestic dry goods, notions, and fancy goods from the eastern mills and commission houses, and is notably successful in "picking up" bargains—not of old, worn out, bankrupt stocks, but of fresh, stylish goods sacrificed for his ready cash, in the great competing markets of New York, Philadelphia, etc. The second, third, and fourth floors are devoted to fashionable dressmaking, where ladies always find the correct styles and the most elegant. Quality has ever been Mr. Sharpe's first consideration, while he believes in making large sales at small profits. His is truly named the "New York Store," combining as it does every metropolitan characteristic, while it has the largest and finest stock of dry goods ever gathered in Louisville. Mr. Sharpe is universally respected, popular alike in business and social circles. He is a member of the Commercial Club, of the Board of Trade and Chamber of Commerce, a responsible, successful merchant, and the most capable organizer and manager of a great modern department store in the southwest, and the public justly appreciate the advantages of having the "New York Store" in their midst.

MEGUIAR, HARRIS & CO., Proprietors Ninth Street Tobacco Warehouse.—One of the leading and representative houses in the city of Louisville devoted to the warehousing and handling on commission of the tobacco products of the south, is unquestionably that of Messrs. Meguiar, Harris & Co., proprietors of the well known Ninth Street Tobacco Warehouse. It is one of the largest, oldest established, and most reliable concerns in the country, and exercises a powerful and beneficial influence on the trade in all American markets. It was founded about 1836 by Messrs. Ronald & Company, who in 1876 were succeeded by Meguiar, Helm & Co., P. Meguiar, the senior member of the firm, being a thoroughly practical and experienced business man. In 1880 J. G. Harris commenced as an employee with the above, and was admitted as partner in 1884, T. A. Meguiar being admitted as a partner at the same time, and finally in January, 1891, the present firm was formed by the admission of Mr. R. A. Campbell. In 1890 the extensive premises for many years occupied were destroyed by the cyclone, and the firm afterwards secured the large house which they now occupy. It is conveniently located on Ninth Street, and is a solid and substantial six story building, having a frontage of 105 by a depth of 260 feet. These premises are fully equipped with every convenience for the storage and accommodation of the immense stock always on hand, the storage capacity being of 45,000 hhds. The offices are located on the third floor, they are large and handsomely appointed, and are provided with every facility for the prompt and satisfactory transaction of business. From forty to fifty experienced hands are steadily employed, and the firm is in constant receipt of heavy consignments from the best producing sections of the country. Public and private sales are made daily, and the facilities at hand allow of the disposal of 200 hhds. a day. In 1890 over 150,000 hhds. were thus disposed of on the market and from present indications the trade of 1891 will be far in excess of these large figures. The house is the leading headquarters for the purchase of leaf tobacco by the principal manufacturers and dealers of the United States, Canada, and Europe, and no firm can offer to producers and shippers a more favorable and lucrative market. Liberal advances are made on all consignments, and four months' free storage is granted. The high financial standing and well earned reputation of the firm are the safest guarantee as to the promptness with which account sales are rendered and proceeds remitted. To the trade the house offers special advantages which cannot be obtained elsewhere. With the exception of Mr. Harris, the members of the firm are natives of Kentucky. Mr. P. Meguiar is prominent in financial circles, and a director of the Falls City Bank. Mr. Harris is a Tennessean and has resided in this city since 1880. Mr. T. A. Meguiar is a nephew of the senior partner.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

MCFERRAN, SHALLCROSS & CO., Packers and Curers of the Celebrated "Magnolia" Hams and Provisions, Office, Corner Second and Main Streets.—The fame of the "Magnolia" ham and other provisions packed and cured by the firm of Messrs. McFerran, Shallcross & Co. is international in extent. In every respect this house maintains the lead for purity, quality, and excellence of flavor, and from small beginnings the trade has grown to proportions of enormous magnitude. The business was established in 1863 by Messrs. McFerran, Menefee & Co., succeeded by Mitchell, Armstrong & Co. They were followed by McFerran, Armstrong & Co., and eventually in 1876 the present firm was duly organized.



The copartners now are Mr. J. B. McFerran, Mr. S. H. Shallcross, Mr. R. J. Menefee, and Mr. W. P. Clancy, all bringing to bear special qualifications, and devoting personal attention to the various departments of the industry. Repeated enlargements of facilities have been necessitated, and the packing house is a model in every respect. The premises are centrally located at the corner of Thirteenth and Maple Streets, the main buildings having a frontage of 510 feet and being three stories in height. Connecting with it are several large three-story smoke houses. The outfit of machinery and appliances is of the most modern and complete description; heavy steam power runs the machinery, while a thorough system of organization is enforced. The firm have perfect transportation facilities, there being direct switches into the packing house and yards, and they can load seventeen cars at once. The firm make a prominent specialty of the "Magnolia" ham, the most delicious and reliable in the market, and which commands a ready sale to the best class of trade on both sides of the Atlantic. They cure and pack about 400,000 hams annually, and use nearly 1000 barrels of syrup of the best grade, while all the processes are of the most approved character. To show some idea of the growth of this trade, it may be stated that the first year of the firm's existence it packed 7500 hams, which was considered a large product at that time. The "Magnolia" hams are selected from sound winter killed hogs only, and each ham is handled five times before going to the smoke house. The firm also cure and pack choice shoulders, sides, bacon and full lines of provisions, and handle the purest leaf lard. These goods find a ready sale all over the world, and cannot be excelled either as to quality or careful methods of preserving. The industry is one of the first importance to Louisville. Mr. McFerran is a progressive and able merchant, noted for his sound judgment and public-spirited policy, and who has been president of the Board of Trade, and has held other positions of executive responsibility. Mr. Shallcross, Mr. Menefee, and Mr. Clancy are also widely and favorably known and the firm is one of the highest standing in every respect, a representative of the best methods of the provision trade.

JOHAN A. ELLIOT, General Agent for the United States Mutual Accident Association of New York, Corner Sixth and Main Streets.—This is one of the most successful insurance companies doing business in this state, and presents a record unparalleled by that of any similar concern. According to its annual statement it had, on December 31, 1890, paid in losses since January 1, 1890, \$384,124.82, and since the date of its incorporation \$2,143,692.25. 3400 claims were paid in 1890, and 19,088 since 1877. Its assets amounted to \$283,809.15, its membership was 55,382, and it had the enormous sum of \$270,397,500 of insurance in force. On the same day not one weekly indemnity remained due and unpaid, and every death

loss due had been settled and paid. Few other companies can make such a satisfactory showing, and the confidence felt by the public is evidenced by the rapid growth of its business. The cost of insurance in it is very low, for ordinary risks \$15 per annum, while the benefits are as follows: Death by accident, \$5000; loss of hand and foot, \$5000; loss of both hands, \$5000; loss of both feet, \$5000; loss of both eyes, \$5000; loss of right hand, \$2500; loss of one foot, \$2500; loss of left hand, \$1250; loss of one eye, \$650; permanent total disability, \$2500; weekly indemnity (52 weeks), \$25. Its rates are the lowest, while claims are invariably immediately paid as soon as settled. This general agency is a very important one, and necessitates the employment of from twenty-five to thirty subagents, and in the short space of time which has since intervened he has written up over seven hundred new risks. Mr. Elliot is a native of Philadelphia, and was for many years connected

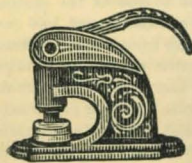
with the wholesale dry goods trade as travelling salesman; he has also represented the New Albany Bolting Mills in the same capacity. He is an energetic, enterprising, and indefatigable business man, and a recognized authority on everything pertaining to insurance. He is a member of the Masonic Order, also of the Knights of Honor, and has ever retained the confidence of business circles.

UNDERHILL & CO., Grain, Hay and Seeds, Kentucky National Bank Building.—In presenting a reliable reflex of the representative business houses of the city—houses the magnitude of whose transactions, the prominence of whose proprietors, and the unblemished character of whose commercial integrity have contributed to the general well-being of the city's trade, and justly entitle them to notice in these pages—we take pleasure in submitting to our readers a brief sketch of the house of Mr. Tracy Underhill (trading as Underhill & Co.) as one eminently deserving of consideration. The business was founded in 1881 by its present proprietor, and since its inception has proved a prominent factor in the grain, hay, and seed trade of the Falls City. Mr. Underhill occupies a handsome suite of offices situated in the new seven-story white stone Kentucky National Bank Building, at the junction of Main and Third Streets, where he has every facility for the advantageous prosecution of his business. He is an extensive buyer in the markets of the west, north-west, Indiana, and Illinois of grain, hay, and field seeds, and controls a widespread connection among the leading local distillers, millers, and others, enabling him to make speedy and profitable disposition of the carload consignments in which he exclusively deals. Shippers, in fact, will find this house one of the most desirable mediums for disposing of their products in the lines named in Louisville, highest ruling market prices and prompt returns on sales being guaranteed in every instance. Mr. Underhill is a native of New York, a young, progressive competitor for legitimate trade in his line, a director of the Commercial Club and prominent member of the Board of Trade.

C. F. BIERBAUM, Sign Writer, No. 213 West Market Street.—An enterprising and most popular gentleman in this city is Mr. C. F. Bierbaum, sign writer, who is about the leading exponent of his art in the community. The establishment of this business dates from 1886, when it was founded by Bierbaum Brothers, and carried on by them up to January, 1890, when the present proprietor assumed sole control of affairs. The premises occupied include the entire second floor of a building 25x75 feet in dimensions, and are thoroughly equipped with all the latest facilities and appliances for doing all kinds of work pertaining to the art, while permanent employment is furnished two efficient and skilful assistants. Sign writing of all kinds, in any desired style, from the plainest to the most elaborate and ornamental, is done in the most excellent manner, which for neatness and superiority is not surpassed by any similar concern in the city. All orders are most promptly and satisfactorily attended to in the highest style of the art, and at very reasonable charges. Mr. Bierbaum, who is a native of Louisville, is a young man, highly esteemed in trade circles for his enterprise and just methods, and has gained the confidence and esteem of his large circle of patrons and friends. Our reporter, who is a practical sign writer, has visited Mr. Bierbaum's studio and can speak from experience of the excellence of his work.

BUSCHEMEYER BROS., Wholesale and Retail Druggists, Corner Fourth and Green Streets.—One of the best conducted among the popular wholesale and retail drug stores in the city is that above mentioned. Messrs. Buschemeyer Bros. have made many needed alterations and improvements in the establishment and fitted it up in an elegant style, in a manner in accord with modern ideas, and put in a full and complete stock of new fresh drugs and medicines, and are conducting the business with skill from personal knowledge, and building up a splendid first-class, permanent patronage of the most substantial character. The store presents a neat, handsome, and attractive appearance, and with the new fixtures, plate glass show cases and \$5000 soda apparatus and splendid stock of goods is without exception the most desirable and best kept establishment of its kind in the city. Both gentlemen are experienced, practical pharmacists and have been identified with the drug business for nearly twenty years, and were formerly members of the firm of Wm. Springer & Co., recently dissolved. They are graduates of the Louisville College of Pharmacy and possess a thorough knowledge of materia medica and chemistry, and compound physicians' prescriptions and dispense medicines with care, skill, accurately, and promptly at all hours, night bell calls receiving prompt response. Drugs, medicines, chemicals, fine toilet soap, brushes, combs, perfumery, homoeopathic and patent medicines, sponges, chamois, grease, paints, and fancy toilet articles in great variety, roots, herbs, pure spices, quick yeast, mineral waters, and pure fruit sirups for family use a specialty. The firm have a full assortment of tinctures and fluid and solid extracts of their own manufacture, sickroom supplies and druggists' sundries. Besides the prescription and retail trade a wholesale business is being cultivated which is steadily growing in importance and magnitude. Competent clerks are employed and nothing is left undone by the proprietors to render prompt service and the best satisfaction. Prices are governed by moderation, and it will ever be the aim of the firm to dispense none but fresh medicines of standard strength and purity.

D. C. BRENNER & CO., Rubber Stamps, Etc., No. 210 Third Street.—Of all the numerous labor-saving appliances, the manufacture of which has of late years become an industry, none is so intimately associated with the business man as the rubber stamp; and among the numerous industries productive of the latter in this section, none are more worthy of special mention than that of Mr. D. C. Brenner (trading as D. C. Brenner & Co.). This house was originally established under the existing firm name, by Messrs. Brenner, Watson & Fowler in 1882, but in 1883 became the sole property of Mr. D. C. Brenner, who has since ably controlled its affairs. The premises occupied are located at No. 210 Third Street, corner of Main, and comprise a well-appointed salesroom and factory 25x100 feet in dimensions, the latter equipped with all modern



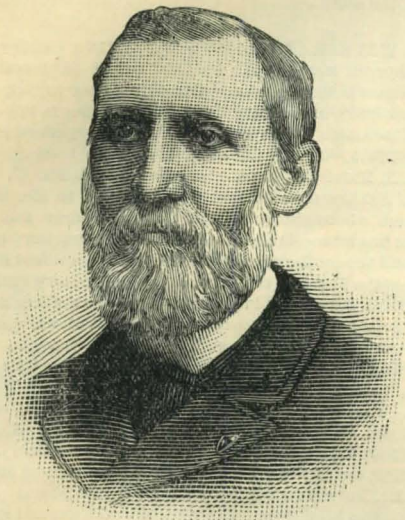
Seal Engravers.

conveniences and appliances for the advantageous prosecution of the business. Here are manufactured all kinds of steel stamps, stencil plates, rubber stamps, brass stamps, ribbon stamps, Miner's hotel and baggage checks, pool checks, bank punches, etc. Mr. Brenner likewise makes a specialty of notarial and corporation seal presses, also bank, railroad and general business stamps. The trade is both wholesale and retail, and is annually increasing in volume and value, due entirely to the uniform excellence of Mr. Brenner's productions and the progressive business policy he pursues. He has deservedly succeeded in rearing his enterprise from a level of less than mediocre pretensions to the plane of being the leading and largest industry of its type in the south.

N. WALKER-CLAY MANUFACTURING COMPANY, F. R. Burrell, Manager, No. 142 Third Street.—This is an old established industry, its inception dating back to 1842, with headquarters in Pittsburgh, Pa., and branches in this city, Cleveland and Cincinnati. The present company was organized in 1884, with a capital of \$275,000. The Louisville branch had been opened in 1872 by Mr. J. N. Harris, to whom succeeded in 1879 Mr. W. W. Harris. Finally in 1885 the management was entrusted to Mr. Frank Burrell, through whose enterprise and activity a large and influential connection has been established throughout the territory tributary to this city and the south generally. The premises utilized here for the purposes of the business comprise an entire five story building at the above address, 30x125 feet in dimensions, used as offices and sample rooms, together with two floors of a 80x210 foot warehouse in the rear, and an extensive yard on Water Street, between Third and Fourth Streets. The works are located on the Ohio River, at Walker's, two miles from Wellsville, Ohio, and are the oldest in America. The line of manufacture is greater than any other in the United States, and in quality not excelled anywhere. Six works are equipped with the most approved labor saving machinery run winter and summer; the facilities are unequalled in machinery and location, enabling Mr. Burrell to quote to the trade the lowest prices. Mr. Burrell has also been since 1876, and still is, the general agent for the Great Western, Old Continental and Hercules Powder Companies, and is a manufacturers' agent for cotton and waterproof fuse, exploders, dynamite, etc. He also handles large quantities of cement, plaster, lime, etc., and is at all times prepared to fill orders of any magnitude, by the car or lesser lot, in any of these lines. His trade is very large, both locally and throughout the south to the Gulf, and is constantly increasing. He is a prominent member of the Masonic Order, and although a young man, a leader in business circles.

EDW. H. MARCUS & CO., Wholesale Dealers in Glass, Paints, Oils, Varnishes, Brushes, Etc., Nos. 239 and 243 East Market Street.—One of the oldest established and leading houses in Louisville devoted to the trade in window glass, paints, oils, etc., is that of Edward H. Marcus & Co., wholesale dealers, located at Nos. 239 and 243 East Market Street. This concern was originally founded in 1853 by Herman Marcus, father of Mr. Edward H. Marcus, one of the present proprietors, who succeeded to the business during the past year. The premises occupied comprise five spacious floors, each 45x243 feet in measurement, and these are most appropriately fitted up, and are perfect in convenience of arrangement for the handling of the heavy stock carried, while eight efficient assistants are permanently employed. This firm makes a specialty of French and American window glass, polished, rough, and ribbed plate glass, colored, enamelled, and ground glass, while a full line of all kinds of paints, oils, varnishes, brushes, etc., is also to be found in this well regulated establishment. A large, permanent and extensive wholesale trade is supplied throughout the entire city and vicinity, and all orders are promptly and reliably filled at extremely reasonable rates. Both members of this firm are thorough masters of this business, and are upright, energetic, reliable and responsible tradesmen, with whom it becomes a pleasure to form business relations. Mr. Marcus was born in this city twenty-nine years ago, and was reared in the business under the tuition of his father. His partner, Mr. G. Scheider, was born in Germany about forty-eight years ago, and came to this country in 1855. He joined Mr. Marcus in partnership in July, 1890, and the firm is one of the highest standing and reputable in commercial circles.

C. F. DUPRE, Pharmacist, Corner Eighteenth and Madison Streets.—This is in all respects a well appointed, first-class establishment, one of the most deservedly popular pharmacies in the city, and is patronized by the leading medical practitioners, by whom it is highly recommended for the purity of its drugs, and the care and accuracy shown in the compounding of prescriptions. Dr. C. F. Dupre is a Frenchman by birth, and became a resident of Louisville in 1852. When the war broke out he proffered his services to his adopted country, and served with great distinction throughout its continuance as quartermaster's sergeant in the 4th Kentucky Cavalry. He subsequently graduated from the



Kentucky School of Medicine as an M.D., in the class of '71, and immediately entered on the practice of his profession, in which he has since attained eminence. In 1880 he established his present drug business, and bringing these special qualifications to bear on its management, soon built up a large and continually increasing business. He occupies the ground floor and basement of a building 20x40 feet in dimensions, at the southwestern corner of Eighteenth and Madison Streets. The store is compact, ample, and attractively fitted up, the display being particularly tasteful, and several competent assistants are in attendance. The stock, which is at once large and complete, includes carefully selected drugs, medicines and chemicals of every description, extracts, essences, tinctures, acids, herbs, roots, barks, and kindred products, all the standard proprietary remedies, pure medicinal wines, liquors, and mineral waters, etc., also a full assortment of fancy and toilet articles, perfumery, fancy soaps, sponges, chamois skins, and a great variety of pharmaceutical specialties, prescriptions being a specialty, while night bell calls receive prompt response. Dr. Dupre manufactures his own special brands of baking powders, which for purity and general excellence cannot be equalled. He is a member of the Board of Medical Examiners, a United States Medical Examiner for pensions, a 33d degree Mason, and a Knight of Honor. He is also colonel of Encampment No. 75 of the Union Veteran League, and post surgeon August Willich Post No. 132 G. A. R. He is one of Louisville's most eminent professional men, and a prominent and popular citizen.

GROSS & ERNWINE, Dealers in Dry Goods, Notions, and Gents' Furnishing Goods, Nos. 1515 and 1517 West Market Street.—This house was founded seven years ago by Gross & Erwine. In 1887 it became Gross, Erwine & Co., and the present year came into the hands of the present proprietors, in whose management are combined an experience in the business and a familiarity with the wants of the trade possessed by few of their competitors. The premises occupied are in a two-story building, 60x100 feet, with basement. The arrangements and appointments are of the most admirable character. A comprehensive and diversified stock is carried of dry goods, silks, dress goods, notions, trimmings, fancy goods, laces, embroideries, ladies' and gentlemen's furnishings, shoes, and

all the specialties usually found in a first-class house of this kind. These gentlemen make their selections with care and judgment, giving particular attention to prevailing styles and fashions, and have always in stock the freshest novelties in every line in both home and imported goods. On account of the wide range in the stock and the superior inducements offered in prices, the house has become exceedingly popular with all classes of purchasers. The trade is exclusively retail and confined principally to the city and suburban districts. These gentlemen are young men, natives of this city. Mr. Gross is a member of the "Catholic Knights of America," and Mr. Erwine is a member of the I. O. O. F. and the "American Legion of Honor," and they are at the front of the city's progressive mercantile representatives.

C. H. BRACKETT, Representing Empire Drill Co., No. 215 West Main Street.—A progressive farming country such as that which surrounds Louisville requires and will have the latest and best farming implements and appliances for saving time, lightening labor and securing the best results, and as a consequence there have been established agencies for the sale of the farming implements of the best and reliable manufacturers in the country. Among these is that of the Empire Drill Co., whose famous drills, self and hand dump hay rakes, etc., have a wide reputation for utility and efficiency and are pronounced the best in the world, and received the unqualified indorsement of every farmer having them in use. They are substantially constructed, least liable to get out of order, and in operation are simply perfection, while the price at which they are sold is within the reach of every tiller of the soil. The agent for these renowned agricultural implements in this city is Mr. C. H. Brackett, who has had a long valuable experience handling farm labor saving appliances and has represented the Empire Drill Co. since 1884, since when he has disposed of many drills, rakes, etc., and last year he sold upwards of 1000 two-horse drills, 500 corn drills, and 500 hay rakes, which is at once an evidence of the superiority of these implements over those of other manufacturers. For business purposes he occupies a commodious warehouse and carries a full line of the grain and fertilizer drills, the junior one-horse drills and attachments, corn drills, plaster sowers, and garden fertilizers manufactured by the Empire Drill Co. and can offer the best inducements to farmers, and fully guarantees every implement to perform its work satisfactorily. Mr. Brackett's territory for the sale of these implements comprises the states of Kentucky, Indiana, Ohio, Illinois, and West Tennessee, where many hundreds are now in use and in every instance the best satisfaction has been expressed. Mr. Brackett is a native of the state of New York.

DAN BROOKS, Live Stock Commission Merchant, Bourbon Stock Yards.—The position of Louisville in the live stock commission trade is beyond question a leading one. The business is conducted on an extensive scale and each succeeding year increases in magnitude and importance. The headquarters of the business is the Bourbon Stock Yards where every convenience is provided for receiving and shipping stock by rail and river. Among those actively identified with the trade is Mr. Dan Brooks, who is well known, and during a long successful business career extending over a quarter of a century has formed first-class connections with stock raisers and shippers and dealers in the east and south. He commenced operations in Meade County, this state, and in 1889 came to Louisville, and for a period of about two years was a member of the firm of Brooks & Gregory, but since 1890 has carried on an extensive business on his own account. Mr. Brooks, through his influential connections, is ever ready to find a market for consignments of mules, cattle, hogs, sheep, and will always be found prompt in making correct returns. He buys extensively on orders for eastern markets, and is one of the leading commission men in the yard, and handles annually over 1000 carloads of live stock, the transactions aggregating upwards of a million dollars. He is a splendid judge of mules, cattle, sheep, etc., and all having dealings with him highly commend the upright, honorable methods which characterize all his operations. He is a gentleman in middle life, a Kentuckian by birth, well and favorably known in commercial and financial circles. He receives consignments from all over the states of Kentucky, Tennessee, and Indiana, and is doing an extensive business, filling orders from the eastern seaboard cities and from the south. Live stock is sold at both wholesale and retail, and orders and special commission receive attention.

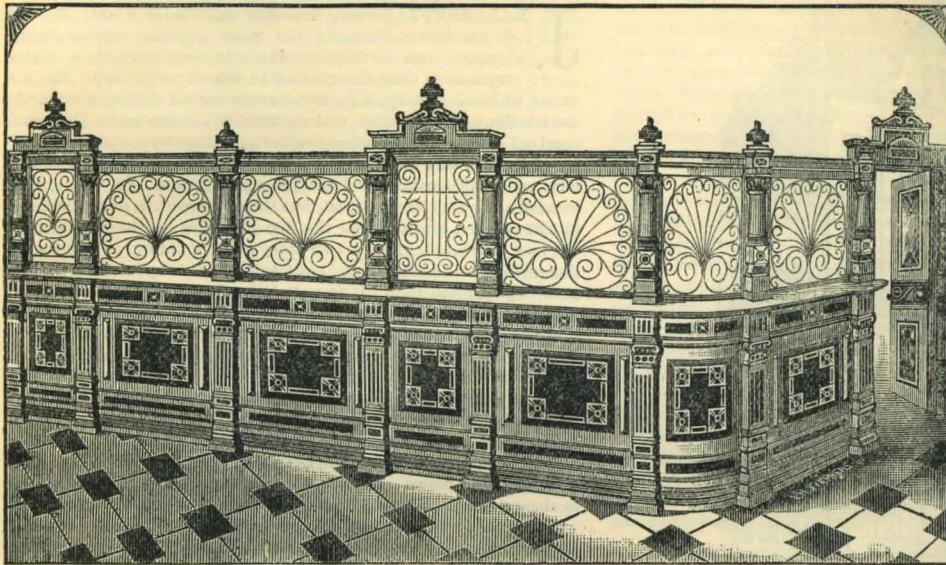
DOW WIRE WORKS CO., No. 736 West Market Street.—An important and flourishing industry of this city is Dow's Wire Works, which was established in 1876 by Mr. A. G. Dow, who carried it on until 1885, when the important interests were duly organized and incorporated under the style and title of the "Dow Wire Works Company," with a paid-up capital of \$60,000. The company has achieved a great success, and has the finest equipment of any wire works in the south or west. Mr. W. H. Logan, of this city, is the competent and skilful manager of the company, and brings to bear special qualifications, including thorough knowledge of the wants of the trade, and the finest facilities of the kind, including the latest improved machinery and ap-

stant employment according to season. Estimates on all classes of plain and artistic house painting and decorating, paper hanging, frescoing, etc., are furnished, and satisfaction guaranteed in every instance, special attention being given to fine interior and mural art decorating, hardwood finishing, etc., while kalsomining, staining and kindred branches are also executed in the most prompt and superior manner, all work being executed under the personal supervision of the proprietors. This business was established some twenty years ago by Messrs. Holt & Frisby. In 1885 Mr. Jesse Holt died, and his interest was purchased by his brother, Mr. Jacob Holt, who in 1890 formed a copartnership with Mr. Robert Montanus, who retired after one year and was succeeded by Holt Bros., the present

existing firm. The members of the firm are of English nationality, Mr. Jacob Holt having resided in Louisville since 1867, Mr. James Holt settling here some three years later. They are both practical exponents of their craft, prominent members of the Commercial Club and Knights of Honor, Mr. Jacob Holt being likewise actively affiliated with the Masonic fraternity.

KENTUCKY STEAM LAUNDRY, No. 1909 West Main Street.—The city of Louisville has many reasons for feeling proud of the enterprise and business ability of its younger generation of business men, as evidenced by the success which attends their well directed efforts.

Among the recently established and prosperous concerns which have during the past year greatly added to the sum total of the industrial activity of the city, while proving of inestimable value to the community, is the Kentucky Steam Laundry, at No. 1909 West Main Street. This reliable concern was founded in 1890 by Messrs. Gustave Paul and Edw. N. Morrison, both practical and experienced men in this line of business, and from the start it secured a large and influential patronage. The premises utilized are conveniently located, and occupy a lot of ground having an area of 30x120 feet. They comprise a one-story frame building, 25x70 feet in dimensions, thoroughly equipped in every department with all the latest improved machinery, appliances and appurtenances known to the industry. Ample steam power is supplied by a twenty horse-power engine of modern pattern, and steady employment is given to a large force of skilled help. All work is executed in a superior and prompt manner, and without injury to garments. Lace curtains, fine shirts, chemises, skirts, collars and cuffs, pillow shams, embroidered articles, heavy flannels and blankets, woolen goods, etc., are laundried in the most artistic and skilful manner, and the annoyance caused by having articles changed for those of others, which is of such frequent occurrence in many establishments, is carefully guarded against. So rapid has been the growth of the business that although but a comparatively brief period has elapsed since the inception of the enterprise, in order to satisfactorily meet the requirements of an appreciative public over thirty agencies have been established in various parts of the city and suburbs. Several delivery wagons are in constant service, and work is called for and delivered free of charge. All orders by mail or telephone (call 998-2) are immediately attended to, and despite the superiority of the work, the lowest prices are charged. In the month of February, 1891, alone, after running but four months, over two thousand eight hundred fine shirts were laundried, besides all the thousands of other articles that enter into the range of work. Mr. Paul is a native of New York, and Mr. Morrison of Kentucky. They are courteous and energetic gentlemen, prompt and reliable, and have won success by their careful attention to the wants of patrons.



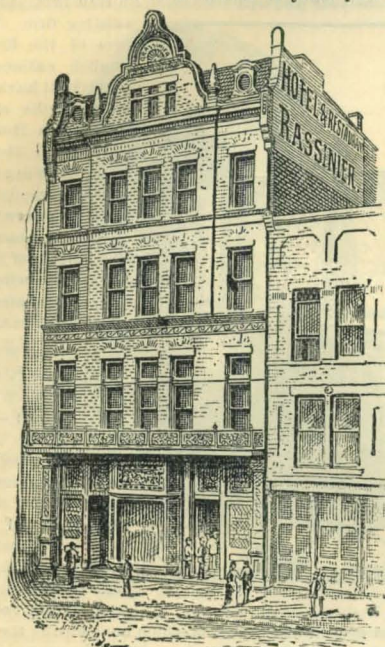
Fine Scroll Work in Bronze, Black, and Brass.

pliances. The factory is located at No. 726 West Market Street, and occupies a three-story building, 50x200 feet in dimensions, and where upwards of fifty hands are employed in the manufacture of all descriptions of wire work, a specialty being made of wire and iron fences, all styles of office railings and partitions, plain and fancy, iron beds, window guards, fly screens, flower stands, signs, fenders, mats, weather strips, etc. Their designs are practical and artistic, and the wire used always of standard strength, and workmanship and finish of the best. The company has supplied office railings, etc., to the principal banks, companies and business houses in town, and all over the south, and wherever introduced the work affords the utmost satisfaction. The company is now doing a business of some \$50,000 annually. It does superior work, and always at the most moderate of prices, and those interested should secure estimates here before placing orders. An illustrated catalogue will be mailed free on application. Mr. Logan is a very widely and favorably known capitalist of this city, and is president of the Kentucky Investment Co., as well as having other interests. He is a member of the Commercial Club. To his able executive guidance is so largely due the company's success and efficiency.

HOLT BROTHERS, Interior Decorators, No. 608 Fourth Avenue.—For beauty or variety of designs and strictly artistic all-around workmanship in the line of interior decorating, or for promptness and reliability in executing contracts, none in the business in Louisville enjoy a better reputation than Messrs. Holt Brothers, whose well ordered establishment is located at No. 608 Fourth Avenue. They are, in fact, the leading representatives of the branch of art above indicated, and enjoy a widespread and lucrative city and suburban patronage. The premises occupied comprise a spacious and commodious ground floor, 25x60 feet in dimensions, where a large and first-class stock is always kept on hand, including superb designs in imported and domestic wall-papers, friezes, papier-maché specialties, Lincrusta-Walton, etc., while from twelve to fifteen skilled hands are provided with con-

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

OCTAVE RASSINIER, Proprietor of Hotel Rassinier, and Direct Importer of Fine Wines, Brandies, Cordials, Etc., Nos. 415 and 417 West Market Street.—Louisville has recently come into possession of the finest, most elaborate and complete hotel on the European plan to be found in the southwest, due to the distinguished enterprise and energy and sound judgment of Mr. Octave Rassinier, after whom the magnificent establishment at Nos. 415 and 417 West Market Street is named, and who is sole owner and proprietor thereof. Mr. Rassinier is a young and energetic business man, a native of France, and for the past sixteen years a resident of Louisville. He has been for a number of years past actively en-



gaged in the wholesale and retail liquor trade, being a direct importer of the finest and purest of wines, brandies, liquors, etc. Realizing the need of a strictly first-class European hotel in this prosperous city, he acquired the present site, and here, after his plans and ideas, has been erected a most handsome and spacious five-story and basement structure. It was completed, and its hospitable doors first thrown open to the public on October 1, 1890, and one and all pronounce it the finest hotel, café and restaurant of the kind in the United States, and Mr. Rassinier is to be congratulated. The Hotel has a pretty red brick front with stone facings, fancy balcony and mansard roof. It is 50x177 feet in dimensions, and admirably planned, having a magnificent restaurant on first and second floors, while above are twenty-eight roomy and well ventilated sleeping rooms for gentlemen only. Mr. Rassinier has spared neither pains nor expense in fitting these up, and they are cosy, homelike and exceedingly comfortable. There is a handsomely decorated glass front on the main floor, while the bar is the finest in town, and is exquisitely fitted up in antique oak, with large mirrors and artistic furniture. This bar is justly celebrated. Here are the fine old vintages of ports, sherries, Burgundies, clarets, champagnes, Moselle and Rhine wines, choicest old cognac, brandies, all the crèmes and cordials, etc., directly imported by Mr. Rassinier specially for his fine trade. He also keeps the finest of Kentucky whiskies, and the large custom here includes the best classes of the public. The hotel has all the modern improvements, including the introduction of 300 electric lights besides gas; safety passenger elevator in front, with a large freight elevator in rear; steam heat, electric call bells, and a splendid kitchen fitted up with best of ranges and conveniences. The restaurant seats fully 200 guests, and is the fashionable place of resort for all who appreciate a perfect cuisine at moderate prices. Mr. Rassinier is a liberal and judicious caterer. He wants the best of everything for his patrons, and knows where to get it.

His bills of fare include daily a vast variety of delicacies nowhere else obtainable in town, and both the gourmet and those who eat plain dishes will find it a great delight to dine here. Mr. Rassinier is doing a flourishing business, and has a staff of forty assistants. His hotel is the popular stopping place for gentlemen, and no house in Louisville is so comfortable. Mr. Rassinier still conducts his large wholesale trade in wines, brandies, cordials, etc., and dealers desiring to handle pure and high class goods should place orders with him. He is universally respected and has ever retained the confidence of leading commercial circles, being a business man of sterling honor and equity.

J. T. BARNETT, Livery, Boarding and Sales Stable, No. 226 Green Street.—Among the most popular representative business men in this city there is none enjoying a better reputation than the gentleman above mentioned. He is a native of Estell County, Ky., and having served during the war in the 8th Kentucky Infantry, and marched to the sea under Sherman, received his honorable discharge after a gallant and meritorious service of three years and three months. In 1870 he removed to this city, and in 1884 established his present business. He was at first located at No. 713 Green Street, but the rapid growth of his business in 1887 induced him to erect the fine structure in which his stables are now quartered. It is a two story brick building, 75x190 feet in dimensions, and having been built to meet this special purpose, is perfectly adapted to it. It is well lighted, drained and ventilated throughout, and is fitted up with all modern conveniences. On the first floor are the stables proper, with stall accommodation for fifty-four horses, harness rooms, closets, washrooms, etc., while in the upper story are the carriage rooms, storage, etc. There are nine box stalls, each 12x12 feet, while the oval stalls are 5½x10 each. Mr. Barnett has always on hand for the purposes of hire some of the finest roadsters and saddle horses to be found in the city, and careful and experienced drivers are furnished when desired. The stables are open at all hours, and orders receive immediate attention. He is also prepared to board horses by the day, week, or month, and experienced grooms are always in attendance. He has at present in his charge some thirty very valuable animals, and is highly commended for the way in which he looks after all that are placed in his care. His patronage is large and first class, and in his sales and exchange department he handles many hundred animals yearly. He is an active member of the I. O. O. F.

ALBERT H. SMITH, General Agent for Kentucky, Phoenix Mutual Life Insurance Co. of Hartford, Conn., No. 508 West Main Street.—The Phoenix Mutual Life Insurance Company of Hartford, Conn., an old established concern, was founded in 1851, but was not represented in Kentucky until 1890, when the general agency for the state was entrusted to Mr. Albert H. Smith, a gentleman of twenty-three years' previous experience in the business, and a recognized authority on all matters pertaining to life insurance. Under his able guidance the business has developed and increased very rapidly and necessitates the employment of a numerous staff of subagents and assistants. No company offers to its patrons more substantial security than the Phoenix Mutual. It has paid since organization more than \$30,000,000; and in the year ending December 31, 1890, it increased its business in all departments over the business of 1889, and from its statement of January 1, 1891, we quote as follows: Assets—loans on first mortgages of real estate, \$6,261,705.87; premium notes and loans on policies in force, \$824,436.78; real estate owned by the company, \$1,149,819.38; United States bonds, \$25,000.00; city and municipal and railroad bonds and stocks, \$939,754.96; bank stocks, \$172,020.00; cash on hand and in bank, \$322,597.78; total, \$9,695,331.77. Add: Market value of stock and bonds over cost, \$60,319.40; interest accrued and due, \$171,807.73; premiums in course of collection, \$56,806.87; deferred semi annual and quarterly premiums, \$46,366.16—gross assets, \$10,030,634.93. Liabilities: reserve as policies in force at 4% net, \$8,713,722.00; special policy reserves, \$497,901.00; premiums paid in advance, \$6,676.43; loaning on outstanding and deferred premiums, \$25,793.26; reserve on real estate account, \$96,690.26; claims by death, outstanding and other liabilities, \$111,699.66; total, \$9,452,572.61; leaving a surplus at 4% of \$578,062.32. Mr. Smith's financial standing is of the highest. He is a native of Louisville, and a prominent member of the Masonic Order.

J. S. PHELPS & CO., Proprietors of Planters' Tobacco Warehouse, Corner Eleventh and Main Streets.—Louisville justly claims to be the largest tobacco market in the world. The sales last year (1890) reached 144,612 hogsheads, of which there were 103,472 hogsheads of Burley tobacco, and 41,140 of dark tobacco. This can be accepted as an authoritative statement, coming as it does from Messrs. J. S. Phelps & Co., whose business in this line is one of the largest in the state, and whose trade relations extend practically all over the world. The Planters' Tobacco Warehouse is the outgrowth of a business established in 1861 by Phelps, Caldwell & Co., which in 1865 became J. S. Phelps & Co., under which title it was incorporated in 1881, with a paid up capital of \$150,000. Of this enterprising and honorable concern Mr. J. S. Phelps is the president, John H. Phelps, vice-president, and J. S. Phelps, Jr., secretary and treasurer. The two last-named gentlemen are sons of Mr. J. S. Phelps. The mere record of dates as given, with the unbroken succession of interests during these thirty years, is all that is necessary to be said on the character of the enterprise. The "wearing qualities" of a commission house is always its best eulogy. Thus the proprietors of the Planters' Tobacco Warehouse speak with the voice of experience and of authority when they frankly advise their constituency of the condition of the market and of the best methods of treatment, and the increasing business and solid standing of the firm is a proof of the confidence with which it is regarded, and of the respect paid to its utterances. The company occupies a fine structure at the northeast corner of Eleventh and Main Streets, which has a frontage of 80 feet and a depth of 200 feet. It cost upward of \$55,000, and was made necessary by the wreck of the former structure by the great tornado of March, 1890. "It is an ill wind that blows nobody good," applies to tornadoes as to lighter zephyrs, for the new structure has properties of light superior to that of any building in which tobacco is sold. The firm handled during 1890, 12,228 hogsheads. They do their own coöperation and employ from ten to twenty people. They have five large storage warehouses, as follows: Tenth Street, between Magazine and Broadway; Sixth Street, between Main and River; Third Street, between Main and River; North Street and Magazine; Twelfth Street and Ormsby Avenue. The combined storage equals a capacity of 5000 hogsheads. The sales, which are held daily, are attended by the leading manufacturers of the world. All tobacco is put in dry storage on receipt, and all returns are made immediately after sale. Four months' free storage is given, and all tobacco is insured, unless the firm is otherwise instructed. The firm has a right to claim that its experience is of the best; this knowledge is always at the disposal of those who entrust their commissions to Messrs. Phelps & Co., and the record of nearly thirty years is the best guarantee of personal care to the interest of the firm's patrons. Mr. J. S. Phelps is a stockholder and director in the Franklin Fire Insurance Company. In view of the foregoing facts, it is with the greatest of confidence and good feeling that we select this tobacco firm to represent the tobacco interests for the city of Louisville and all this section of the country.

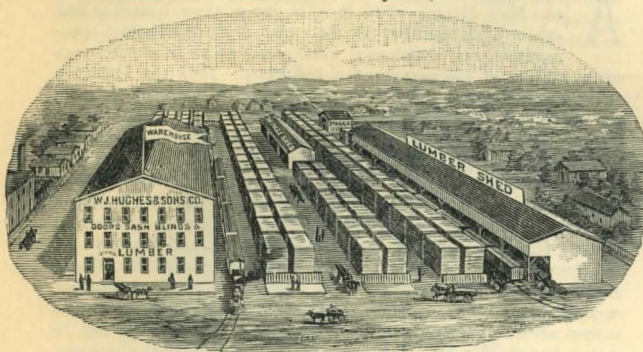
GEO. P. BOHN, Tin Roofer and Manufacturer of Tin, Copper, and Sheet Iron Ware, Etc., No. 431 West Market Street.—This gentleman is a native of Germany and has been in Louisville since he was fourteen years old. In 1865 he commenced business operations as a member of the firm of Brant & Bohn on Florida Street, and after some changes in copartners he succeeded to the entire control in 1882, and subsequently removed to the very desirable premises now occupied at No. 431 West Market Street, and has since been successful and prosperous, built up a widespread, substantial trade, and made a name and reputation greatly redounding to his credit. The building occupied is a three-storied structure, having a front of 25 with a depth of 110 feet, with a workshop in the rear, every facility and convenience being at hand for conducting operations. A full stock of stoves, ranges, and house furnishing goods of all kinds is carried, and in the workshop an ample force of workmen is kept constantly employed. Mr. Bohn can always offer the best inducements to buyers, and freely guarantees all goods to be strictly as represented. Estimates are furnished for out-door work, tin roofing, making repairs, etc., and also for manufacturing tin ware and executing copper and sheet iron work, which is done under his immediate supervision and direction. Besides a flourishing retail trade Mr. Bohn

has cultivated a fine wholesale business, which is derived from all the surrounding sections. He is widely and popularly known in the community, and as a business man and citizen sustains a high reputation. He belongs to the Commercial Club, and the C. M. of A. He is a veteran of the war, and received a bullet that he carries to this day in the action at Liberty Gap. He is a G. A. R. man, and held in high esteem by his comrades.

ARLINGTON HOUSE, H. J. Hurt, Proprietor, Corner Twelfth and Main Streets.—This hotel is one of those homelike and comfortable inns that tell their own story of excellent management, and which soon gather around them a patronage which will be of the nature of a fraternity. Thus the Arlington draws to itself patrons principally connected with the tobacco trade, and these come again and again, for the habit soon grows where comfort, good cheer, and hearty welcomes are the rule as under Mr. Hurt's direction. The building was erected by C. Deweese, who started the business in 1882. In 1889 Parrish Brothers took hold of the business, but in August, 1890, relinquished it into the hands of Mr. Hurt. That gentleman employs fifteen people to look after his guests. His two clerks, Messrs. Louis Spalding and White Frost, are thoroughly alive to their duties, and ably second Mr. Hurt's methods of making his guests feel at home. The hotel contains accommodations for sixty-three guests, and has sample rooms and barber shop connected. In the dining hall fifty persons can be seated, and the fare is of the most substantial and dainty character, calculated to suit the old time patrons of the hostelry and to invite the further calls of the more recent guests. The house has been quite recently renovated throughout. The furniture has also been renewed. Mr. H. J. Hurt hails from Hopkinsonville, Kentucky, but has made his home in Louisville since 1885. He is a member of the Knights of Honor, and of the Knights and Ladies of Honor. His methods of running the hotel are highly esteemed by the patrons, and he is one of those fortunately endowed men who make friends and keep them. The rates at the Arlington are \$1.50 to \$2.00 per day, and its position is such that street cars pass the door every five minutes from all parts of the city.

PITTSBURGH COAL CO., Office No. 453 West Jefferson Street.—The coal interests of Louisville are well and ably represented by numerous firms of high standing, prominent among which is the Pittsburgh Coal Company, of which Mr. Richard Ramey is the proprietor. He is one of the most extensive dealers in this community in the Louisville market, and is the recipient of a large and remunerative patronage. This concern was organized in 1889 by Mr. Ramey and a Mr. Samuel J. Dohrmann, and was thus conducted until July 24th, 1890, when by the withdrawal of the latter Mr. Ramey became sole proprietor. The premises utilized are all conveniently located for their special purpose. The office is handsomely fitted up, and is well provided with every convenience for the prompt and satisfactory transaction of business. It is connected by telephone with all parts of the city and suburbs (call 1601-2), and an efficient staff of clerks and assistants are in attendance to receive the orders of patrons. The yards and scales are at the Campbell Street railroad crossing, where they cover an area of 200x400 feet. They are provided with every convenience and facility for the prompt and economical handling of the immense consignments that are daily received, also vast sheds and pockets for proper storage. Some eight assistants are here employed, and five double teams complete the equipment. This company handles all kinds of anthracite and bituminous coal, buying through the elevators in large quantities, and dealing only in the best qualities. The coal obtained from it is always free from slate and other foreign substances, and is specially sought for by householders and manufacturers. Every load is carefully screened before being weighed, and purchasers can at all times rely upon getting full weight, fair quality, and at the lowest market prices. The trade is both wholesale and retail, and is principally local. Mr. Ramey is at all times prepared to fill orders of any magnitude, in car lots or smaller quantities, and to deliver them to any part of the city free of charge. He is a young and enterprising gentleman of great business ability, and under his energetic yet prudent management the Pittsburgh Coal Company has gained the lead in this greatly contested trade. He is upright, prompt, and honorable in all his dealings, and stands deservedly high in the esteem of his fellow citizens and patrons. He is a native of this city.

W J. HUGHES & SONS CO., Doors, Sash, Blinds and Lumber, Fourteenth and Maple Streets.—This business, which is one of the largest of its kind in this district, was established in 1877. In 1890 it was incorporated as a company under the style of W. J. Hughes & Sons Co., with a capital of \$100,000. Their office and salesrooms used to be on East Market Street, but later they removed to Fourteenth and Maple Streets. It is difficult in a short notice like this to convey any idea of the extent of their business. Their yards, sheds and office cover



half a square, they employ twenty-five hands, two railroad switches enter the yard and connect with all the roads entering Louisville. Their stock embraces all kinds of lumber, sash, doors, blinds, mouldings and interior finish of all kinds. They handle very extensively doors, sash, blinds, shingles and builders' finish. Their trade extends over Kentucky, Indiana, Tennessee, Alabama and the south, and is increasing year by year. The president of the company is W. J. Hughes, who resides in Frankfort, Ky., where he carries on an extensive business in saw and planing mills under the style of W. J. Hughes & Co. To give some idea of the extent of these mills, we may say that they have a capacity of forty thousand feet of lumber daily. His son, Mr. C. L. Hughes, is secretary and treasurer of the company, while another son, Mr. E. L. Hughes, acts as manager. The firm is prepared to estimate on large contracts for building lumber, and all correspondence should be directed to the Louisville address.

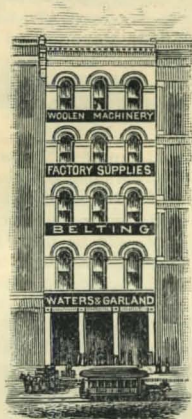
D RACH & THOMAS, Architects, Corner Fifth and Main Streets.—The many handsome and imposing public and commercial buildings of which Louisville can boast, as well as the many stately and commodious private dwellings in the city and suburbs, speak well for the genius and skill of the architects. Of these one of the latest yet one of the most successful is the firm of Drach & Thomas, whose offices at the southeast corner of Fifth and Main Streets bear testimony to the interest which they have taken in the architectural features of the city. The firm was established in 1889, in the present location, and Messrs. Drach & Thomas employ from five to seven, occupying four rooms for offices and draughtsmen's rooms on the third floor. These are handsomely fitted up, with a taste that bespeaks the true artist. Messrs. Drach & Thomas have accomplished some notable pieces of work, as witness the building for the electric light plant for Louisville, the Cave Hill Cemetery office building, the Danville Gymnasium for Centre College, Danville, Ky., and other notable structures, both of a public and private character, in this and surrounding towns. The amount of work, no less than its artistic character, speaks volumes for the energy of the firm, whose efforts have been remarkably successful, in the face of severe competition from some of the older established architects. Mr. Drach studied his profession in Germany, of which empire he is a native. One may be easily led to infer that in such a study in such a country, the architectural masterpieces of the world have been carefully conned, and that their beauties have created an artistic leaning in the direction of those styles. If so, Mr. Drach's Old-World tendencies are met by his partner's studies, which have been exclusively American, and have doubtless embodied to the full the architectural expressions of our western ideas. Two such methods united means the best of each, and Louisville may be congratulated on such an artistic combination. Both Messrs. Drach & Thomas are young men. The former is a member of the Commer-

cial Club. Mr. Thomas is a native of this city, who received his professional education in Boston. Both Messrs. Drach & Thomas are members of the Engineers' and Architects' Association.

AGRICULTURAL INSURANCE COMPANY, E. R. Sprowl, Agent, Corner Fourth and Jefferson Streets.—The Agricultural Insurance Company is unique in the character of its business, as it is in its remarkable success. There is no other insurance company in the world that holds so much money in trust for the protection of man's homestead, and no fire insurance company in the world that can claim to be free of peril to its funds from sweeping conflagrations in large centres of population, except the Agricultural. These are the bed-rock principles on which it is conducted: that it accepts risks on farm buildings and city dwellings only, and the policy-holders are not called upon to make heavy assessments as in mutual or grange companies; the funds are held intact as a trust to secure the policy holders, and nine-tenths of it is represented by government or municipal bonds, real estate securities and cash; it has \$2,133,893.25 assets for protection of its policy-holders; its charter forbids it taking more hazardous risks than private residences and farm property; it never fails to pay an honest claim when due; it pays for loss by lightning, and it has recently issued tornado policies against damage by wind. With these claims to public support, the Agricultural Insurance Company has little need to go a begging for the support of the thrifty class to whom it specially appeals. It has paid for losses since its organization, \$6,824,308.19, and it has assets for protection of its policy holders of \$2,133,893.25, and a net surplus over capital, reserve and liabilities, of \$354,181.09. Its growth has been notable. In 1872 its assets were \$523,055; in 1882, \$1,394,087; and in 1890 as given above. The company was established at Watertown, N. Y., in 1853, and has been represented in Louisville since 1887. Mr. E. R. Sprowl was appointed agent in November, 1888. He is a native of Middletown, Ky., and a resident of Jeffersontown, Ky., near this city. Mr. Sprowl is a young man of great energy and business tact, and he has not only done a large business, but earned the respect and esteem of his neighbors and friends.

DOUGHERTY & KEENAN, Undertakers and Embalmers, No. 1215 West Market Street.—The undertaking business is of the utmost importance to society, and every consideration suggests that its representatives shall be reliable, responsible, sympathetic, and experienced. As in all other branches of trade so in this industry there are some houses that by their age, honorable career, and perfect preparation for effective work, possess the strongest claims upon the notice of the reviewer. One of the oldest, largest and most favorably known undertaking and embalming establishments in Louisville is conducted by Dougherty & Keenan, No. 1215 West Market Street. The enterprise was inaugurated thirty-six years ago, in 1855, by Mr. James Dougherty, who prosecuted it very successfully until 1876, when it passed into the hands of Dougherty & Son. The business was conducted under that firm until 1887, at the death of his son, and then the firm of Dougherty & Keenan was organized. The present premises have been occupied continuously, and consist of an office, warerooms, etc., 35x50 feet in dimensions, handsomely and appropriately fitted up, and provided with every convenience and facility for the rapid and satisfactory manipulation of business. Messrs. Dougherty & Keenan cater to all classes of the population, and furnish everything necessary for the plainest or most imposing funeral ceremonies. They keep the finest hearse in the city, which was built with the latest improvements. Business is attended to promptly either day or night. They also have the latest improvements of caskets and cabinets of the Louisville Coffin Co. They are prompt in meeting their engagements, perform their duties with accuracy, judgment and propriety, and can always be depended upon in all matters relating to the last rites of burial. The firm have an elegant hearse, and three fine carriages, and carry a complete stock of coffins, caskets, metallic burial cases, trimmings, shrouds, and other funeral goods. The house makes it a rule to charge only moderate prices. The proprietors are natives of Louisville, pushing, active and thoroughly trustworthy, members of the Undertakers' Association. Their methods are just and honorable, and they are held in the highest esteem in this city, where they have labored assiduously and successfully.

WATERS & GARLAND, Dealers in General Mill and Factory Supplies, Etc., No. 433 Main Street.—The importance and value of a concern such as the one which forms the subject of this sketch, to the trade generally, and more particularly to the community in whose midst it carries on its operations, cannot be overestimated. Dealing in mill machinery and all kinds of mill and factory supplies on a broad and comprehensive basis, handling heavy consignments received direct from the best producing and manufacturing sources, it enables mill and factory owners to obtain all the articles requisite for the successful operation of their establishments on such terms and at such prices as would be unobtainable except through its medium. We refer to the old estab-



lished and widely known house of Messrs. Waters & Garland, which was founded about twenty-five years ago by Messrs. W. H. Dillingham & Co., to whom the present firm, composed of Messrs. S. S. Waters and W. C. Garland, succeeded in 1884. The business premises are centrally located, and comprise a substantial five story building with basement, 25x200 feet in dimensions, admirably adapted for the purposes of the establishment. It is well fitted up with all modern conveniences and appliances for the storage, inspection, and prompt handling of the heavy and varied stock always carried, including elevators and other facilities. The firm are the sole agents, among other leading manufacturing concerns, of the Louisville Cotton Mill Company, manufacturers of cotton warp, whose output they exclusively control. They are at all times prepared to furnish estimates and to enter into contracts of any magnitude for the fitting up of woolen and cotton mills and factory machinery, and to furnish supplies at all times and in all lines. They have constantly on hand pure oak tanned leather belting, specially prepared and stretched, and manufactured with great care and attention, as well as many other brands, also belt hooks, fasteners, etc., packing, oils, wood split pulleys, files, and rasps, wire ropes, blowers, forges, gummars, wrenches, emery wheels, force pumps, and, in a word, everything that can be included under the terms already quoted. The unrivalled connections of the house enable the firm to quote prices that defy competition, and liberal discounts are allowed. Orders by mail or otherwise are immediately attended to, a large force of help and three travelling salesmen being employed. A leading specialty is made of woolen and cotton mill supplies, and the trade extends throughout the whole south and west. Both partners are active and enterprising business men, and are numbered among our most progressive and public spirited citizens. They are stockholders in the Louisville Cotton Mills Company, also handle the output of mills at Indianapolis and New Albany, and other leading concerns. Both are native Kentuckians, members of the Commercial Club, and are highly esteemed in all trade and financial circles.

STALLINGS & MORAN, Tailors, No. 310 West Market Street.—The house was founded in 1886 by Mr. R. K. Stallings, a native of this city, and in 1890 the present firm was formed by the admission of Mr. J. T. Moran, who was born in Clyde, N. Y., and has been a resident of Louisville for the past five years. The premises occupied comprise a three-story brick building with basement 13x65 feet in dimensions, the first floor being utilized as

show rooms, counting room, and office, while the two upper stories are devoted to the manufacturing department. They are well lighted and commodious, and are filled to repletion with the finest productions of European and American looms. The firm are direct importers, and twice a year its members visit the New York market to personally select the latest novelties and styles. They moreover maintain constant communications with the leading manufacturers' agents in that city, and are consequently always assured of having on their counters the best patterns and suitings as soon as placed on the markets of the world. Perfect masters and exponents of the tailoring art in all its branches, Messrs. Stallings & Moran employ none but the highest class cutters. The result of this policy is seen in the elegance and beauty of the garments for which the house is noted, and which are recognizable wherever seen by the fine quality of the materials and the superior excellence of the cut, fit, and workmanship. The trade done is one of the largest in this section of the country, and under the enterprising management is rapidly increasing. The partners are active and enterprising young business men, liberal in their methods of dealing with their patrons, and popular in all circles of trade. They are members of the Merchant Tailors' Association.

HENRY KNOEFEL'S SONS, Dealers in Pianos and Organs, Etc., No. 218 West Market Street.—The remarkable increase of wealth of the inhabitants of Louisville within the past two decades has developed a corresponding desire for all kinds of articles that minister to the comforts and pleasures of life. Particularly is this noticeable in the great demand for pianos and organs. Among those actively identified with this special business is Henry Knoefel's Sons. The foundation of the business dates from about 1850, when it was established in a modest way by Mr. Henry Knoefel, who built up a fine trade, and during the past twenty-five years the establishment has become one of the most prominent in the city. He was succeeded by his sons about two years ago, and since October 15, 1890, the business has been continued under the present name and style by Henry Knoefel's sons. These pianos are of the latest designs and best materials, and have a quick, responsive action, full, sweet and sympathetic tone and fully guaranteed and warranted in every respect. They are sold at manufacturers' prices and many hundreds have been disposed of. All the latest musical publications, songs, ballads, dance and sheet music of every description, musical publications are kept in stock and small musical instruments imported and American strings and musical merchandise generally. Henry Knoefel's sons are young men, expert performers and most excellent judges of the qualities and tone of pianos and organs. They were born in this city, are well known, popular business men, and enjoy the esteem and regard of all having dealings with them.

MAMMOTH FURNITURE HOUSE, No. 419 West Market Street.—William F. Mayer, proprietor of the "Mammoth Furniture House," stands to-day as one of the leaders in the city of Louisville. Splendid results have been achieved in the face of severe competition since 1885, when the enterprise was established. The premises consist of a new five story structure, each floor having an area of 30x150 feet; there are elevators to each floor, which are lighted by electricity and gas. On the second floor, Mr. Mayer devotes the whole space to display of parlor sets, the public there having the opportunity to examine some of the most artistic productions of all grades. The other floors contain a well-assorted stock of furniture of all grades and prices, the utmost care being taken that no shoddy or cheaply put together goods are held out to buyers, and the public may always rely on the quality of construction. Mr. Mayer employs from seven to twelve in the store, and seven in the factory, and especial attention is paid to mattresses, chairs, bed lounges, etc. Mr. William F. Mayer is a young man, a native of the Quaker City, who has made his home in Louisville since he was a boy. He served his apprenticeship at the cabinet making business. He formerly owned brickyards in this vicinity, but sold them out to engage in this business, where his enterprise and practical knowledge have ensured him a prosperous career. He is a member of the Commercial Club, a member of the Knights of Honor in this city, which was the birth-place of the order. He is a gentleman of rare business tact, who unites with those qualities that make up the successful merchant the features of character that bespeak a public-spirited and able citizen.

KENTUCKY REFINING CO., Nos. 2017 to 2033 Shelby Street.—This extensive business was established in 1882, with an authorized capital of \$300,000, of which \$200,000 has been paid up. The officers of the company are Edwin H. Ferguson, president; J. J. Caffrey, secretary and manager; and R. C. Waggner, treasurer. The works and grounds have an area of four acres. There are seven spacious buildings erected, which are utilized for refining, cooperage shops, storage, etc. The various departments are fully equipped with the latest improved apparatus and appliances known to the trade. The company owns its own tank line, and its trade is by no means confined to the United States and Canada, but extends to all parts of the world. This is one of only three companies in the Union who operate their own tank car line, and it has in use fifty cars. A specialty is made of the famous "Delmonico" oil for cooking purposes, which is considered by experts superior to fine lard. They also manufacture largely yellow, white, miners', and salad oils, and their winter oils are warranted liquid at 32° Fahrenheit. The capacity of the refinery is 350 barrels daily, and 75 workmen are employed in the works. The cotton seed oils of this responsible company are unexcelled for quality, purity, and reliability, and are general favorites with the trade and public; while the prices in all cases are always regulated by the market. This is an independent company and is not controlled by any syndicate or association. The officers are enterprising and able business men, under whose guidance the future prospects of the company are of the most encouraging character. Mr. Ferguson, the president, is an active member of the Commercial Club, and is one of Louisville's influential citizens. The Kentucky Refining Co. has superior connections in the south, enabling it to purchase crude oil at very advantageous rates.

LIGGETT & MYERS TOBACCO CO., No. 1027 West Main Street.—The largest and leading concern in the plug tobacco manufacturing industry in the world is undoubtedly that of the Liggett & Myers Tobacco Co., St. Louis, Mo., and as such is known to the trade in all parts of the globe. During its more than half a century of commercial intimacy this concern has been a power to conjure with in the mercantile world. Messrs. Liggett & Dansmann started the business in St. Louis in 1832. In 1873 Mr. Myers bought out Mr. Dansmann's interest in the business, and in 1878 the concern was incorporated under its present style of the Liggett & Myers Tobacco Co. The company have immense factories, and some idea of the extent of their productions may be gathered from the fact that in 1890 they sold 37,418,266 pounds of plug tobacco, and paid the largest amount of tax on tobacco ever paid by any concern in the world. Their celebrated brand of "Star" plug tobacco is known everywhere, and is highly appreciated, owing to its uniform standard quality and superior excellence. The "Star" exceeds that of any other brand put upon the market in the line of plug tobacco anywhere. The concern employs a very large number of work people, and stands at the head of the tobacco trade in the country. Mr. John E. Liggett, one of the founders of the concern, and Mr. George S. Myers, who was so long associated with him in this enterprise, have both retired from the active management of the business of the company, and the office of president is now filled by Mr. B. F. Stevens, and that of vice president by Mr. M. C. Wetmore, both of whom were elected to their present offices in 1890. In Louisville the concern is represented by Mr. F. R. Toe Water, who has his office at No. 1027 West Main Street, on second floor, and who is the company's buyer in this market. He is a native of St. Louis, and a gentleman of pleasant disposition, of first-class business ability, and is alike popular in social and commercial circles.

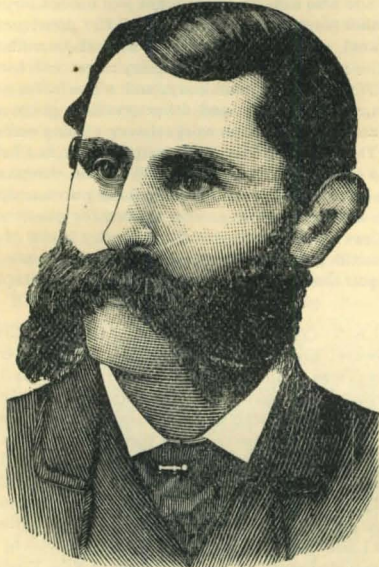
NATIONAL TOBACCO WORKS BRANCH of the American Tobacco Company, Corner Eighteenth and Main Streets.—In reviewing the leading industries of the city of Louisville, the tobacco interests naturally claim special attention. Prominent among the representative and successful houses in this important line is that known as the National Tobacco Works (a branch of the American Tobacco Company, whose factory is located to corner Eighteenth and Main Streets. This extensive business was established in 1880 by Pfingst, Doerhoefer & Co., the copartners being Messrs. F. J. Pfingst, John Doerhoefer, Basil Doerhoefer, and E. F. Kessler. On January 1, 1891, it was incorpor-

ated under the laws of Kentucky as the National Tobacco Works, the above named gentlemen being the officers. Eventually the corporation and business were purchased by the American Tobacco Company, and the concern is now known as the National Tobacco Works Branch. The company's branches include the famous houses of Allen & Ginter, Richmond, Va.; W. Duke Sons & Co., Durham & Co., New York City; Kinney Bros., New York City; W. S. Kimball & Co., Rochester, N. Y.; Goodwin & Co., New York City;—all manufacturers of cigarettes and smoking tobacco, while their National Tobacco Works Branch only produces chewing tobacco. The Louisville premises comprise a spacious five-story factory 200x300 feet, with redrying house in the rear. The various departments are fully supplied with the latest improved appliances known to the trade. Here 500 skilled hands are employed, who turn out 25,000 lbs. of chewing and plug tobacco daily, the principal brands being "Piper Heidsieck," "People's Choice," and "Newsboy." The "Piper Heidsieck" is the finest plug tobacco in the world, and possesses a fine champagne flavor, rendering it a general favorite with consumers.

G. B. HARTING, Manufacturer of Boots and Shoes, Nos. 218 and 220 First Street.—Among the numerous industrial enterprises whose well directed efforts contribute largely to ensure to Louisville its prominence as a manufacturing centre, particular mention should be made of that of Mr. G. B. Harting, wholesale manufacturer of men's, boys', youths', ladies', and misses' and children's fine boots and shoes. The business was established in 1874 by Messrs. Reinkein & Co., to whom the present proprietor succeeded in 1886. It was in that year removed from the premises then occupied at the corner of Fourth and Market Streets to its present spacious and commodious quarters. These are located in the second story of the substantial building at Nos. 218 and 220 First Street, between Main and Market. They are 48x74 feet in dimensions, and are fully equipped with the finest machinery of modern pattern, and all the necessary tools and appliances requisite for a satisfactory prosecution of the business on a large scale. The motor power is steam, and employment is steadily given to from nine to twelve skilled hands. The range of work includes the manufacture of everything in the boot and shoe line, and the output is large. Only the finest and most durable materials are used in their confection, and as Mr. Harting personally superintends all the operations of his establishment, his goods are unequalled in this market for elegance, excellence, and durability. The trade is altogether wholesale, and principally of a local character, and prices and terms quoted to retailers being the most favorable, it is very large, and continually on the increase. Mr. Harting was born in Germany, coming to this country in 1851 when a mere boy. He served with distinction in the American Civil War, and is a prominent member of the G. A. R. He is an honorable and upright business man, and is highly esteemed for his personal worth and liberal manner.

THOMAS FLYNN, Manufacturer of Italian Marble Monuments, Head-stones, Tablets, Vases, Etc., No. 1723 Main Street.—This business was first established by Messrs. Needman & Flynn, and was carried on by them for twenty-seven years, when Mr. Thomas Flynn succeeded to the business and has carried it on successfully himself for twenty years. In this building will be found all kinds of marble, such as Italian and American marble, Scotch and American granite, all kinds of granite monuments, vaults, curbings, etc. Mr. Flynn buys through the leading cemetery, building and marble dealers, thus enabling him to secure the best of materials. The yards and sheds occupied are 30x65 feet in dimensions. Mr. Flynn is a practical man and does relettering and gilding at short notice. Many of the monuments shown here are very fine, the relief and excised work, the figures, floral and other emblems delighting visitors with their gracefulness of design and excellence of execution. Looking carefully at this splendid collection of marble and granite work, it must certainly be a great pleasure with those conversant with any branch of the business to visit it and examine it. Mr. Flynn was born in Ireland, but has resided in Louisville for thirty-nine years. He is a middle aged man, a gentleman of business, and employs three competent assistants. The house of Mr. Flynn is commended to the trade and public as one in every way worthy of confidence and intimate business relations.

G. KLINE & SON, Doors, Sash and Blinds, No. 1900 West Main Street.—It is within the bounds of verity to say that not one among the representative houses engaged in the lumber trade, and in handing and dealing in builders' supplies in the city, maintains a higher reputation than that of G. Kline & Son, whose office, storehouses and lumber yard occupy the ground extending along West Main Street, corner Nineteenth Street. The foundation of this now flourishing business dates from 1870, when it was established by Messrs. G. Kline & Son (Mr. D. B.



Kline), and under the present name and style continued until 1885 since when the son has been sole proprietor. He has since made many improvements about the premises, increased the stock, and extended the trade, which comes from the city and states of Indiana and Mississippi, and each succeeding year has been growing in importance and magnitude. The ground occupied is spacious, the store house is a two-story structure 90x105 feet in area, and everything about the place is arranged with an especial adaptability for meeting the demands of the city and general trade. Mr. Kline always carries a full stock of rough and dressed lumber of all kinds, lath, shingles, pickets, sash, doors, blinds, mouldings, brackets, and builders' finish, builders' hardware, and everything that belongs to the business, and can offer the very best inducements in terms and prices. From ten to twelve hands are employed, and several teams make deliveries in any part of the city or suburbs. Mr. Kline is a Pennsylvanian by birth. He is a gentleman in middle life, and has been in Louisville for a period of twenty years. He belongs to the Masonic Order, in which he has taken all the degrees, and also of the Knights of Honor, the Royal Arcanum, and is an ex-member of the Board of Trade.

EAGLE BRASS WORKS, Fowler & Co., Proprietors, No. 225 Eighth Street.—A most important establishment, and one that secures to Louisville the most advanced methods and the most perfect facilities for the manufacture of all kinds of brasswork, is that known as the Eagle Brass Works, of which Messrs. Fowler & Co. are the proprietors. The business was founded in 1868 by Mr. John Fowler, who has since remained the sole proprietor, and at once reached the foremost rank in the trade. From the start the quality of the workmanship and the durability of the material attracted the attention of the trade, and a valuable and influential patronage was secured. The premises occupied, and which were designed and built by Mr. Fowler to meet the express purposes of the works, comprise a four-story building, 30x160 feet in dimensions. A general line of brass founding is here produced, the range of work embracing the manufacture of copper and brass castings, distillery and water company's ferrules and cocks, siphon pumps, injectors and boiler feeders; globe, angle and check valves, iron pipes, brass

pipes, and fittings; steam and water gauges, metallic letters for pattern makers, phosphor bronze castings, etc. A leading specialty is the manufacture of Fowler's patent steam shifter, Fowler's patent vacuum valves, and Fowler's patent pumps. From eight to twelve skilled hands are employed, under the personal supervision of the proprietor, and moderate prices are invariably charged. The trade is large, mainly local and throughout the neighboring states. Mr. Fowler is a member of the Board of Trade and of the Commercial Club. He is also prominent in Masonic circles, the I. O. O. F., and is a Knight of Honor. He is an expert and practical machinist and founder, and a man of fine business abilities, and is popular with all with whom he has dealings.

LOUIS APPEL, Gents' Furnishing Goods, Nos. 436 and 438 West Market Street.—Louisville's leading gentlemen's outfitter is unquestionably Mr. Louis Appel, whose attractive establishment, popularly known as the "Metropolitan Shirt House," occupies the premises Nos. 436 and 438 West Market Street. The business was established by him in 1882, and has enjoyed a deservedly prosperous career to date. Mr. Appel, who is a native of the Empire City of New York, brings to bear special qualifications. He manifests correct taste, sound judgment and original ideas, while he has influential connections everywhere, and always shows by far the choicest and most attractive stock of gentlemen's furnishing goods in the Falls City. His great specialty is the manufacture of fine dress shirts, in which connection he stands second to none in Louisville. Although many signs, "shirts to order," are seen everywhere, few of such dealers have shirts made by their own employees, but send their orders to some shirt factory to be filled. Mr. Appel, however, has all his custom shirts made on his own premises, and employs the very best help to be had in the country, paying unusually large prices to secure them from other cities. All of the materials used are of his own special selection and are well adapted to the finest grades of custom work. In neckwear, hosiery, gloves, underwear, umbrellas, collars, cuffs, studs, sleeve links, handkerchiefs, and kindred furnishings, the stock Mr. Appel carries will bear favorable comparison with that of any competitive establishment, the same being purchased direct through the leading New York and Chicago manufacturers, who make goods special to his order. Mr. Appel enjoys the patronage of the best dressed gentlemen in Louisville, who are quick to appreciate a man who takes by the forelock every vagary of fashion connected with matters pertaining to their outfit. He is a prominent member of the Commercial Club.

WORMSBY WATTS, Practical Book Binder, No. 508 West Main Street.—The house of Mr. W. Ormsby Watts was established by its present proprietor in 1880, and by the excellence of its productions a liberal and influential patronage was soon secured. The premises comprise the entire third floor of a spacious building, where every facility is at hand for the prosecution of the business on an extensive scale. The bindery is fully equipped with all the latest improved presses, gilding, ruling, and cutting machines, and other machines and appliances known to the trade. The ruling machines, in particular, to the number of three, are worthy of special mention; they are from the works of W. O. Hickok, of Harrisburg, Pa., and are models of their kind. From twelve to fifteen hands are employed under Mr. Watts' personal supervision, and he is a master of his art in all its branches. Book-binding in every style is carefully executed, from pamphlet and sheep work to the most elaborate styles of finish in morocco, calf, Russia, or velvet. In all cases the very best stock and workmanship, with strength and beauty combined, can always be relied on. Mr. Watts also turns out the very finest lines of blank books, journals, ledgers for all kinds of business, from the most complicated to the simplest form of a grocer's day book. His trade in this direction is very large, and lies principally with dealers and jobbers, although he numbers among his regular patrons the leading banking, railroad, financial and insurance institutions, and most of the representative mercantile concerns of the city and state, for whom he manufactures to order. Mr. Watts is a young man, and a native of Louisville. He is a prominent Knight of Pythias, and a member of the Independent Order of Odd Fellows. Prompt and honorable in all his transactions, he has gained the esteem and confidence of all, and is as popular socially as he is successful in business.

WM. M. McKOWN, Brokerage and Commission, Corner Sixth and Main Streets.—Among the many and diversified commercial interests of the city of Louisville none occupy a more important or prominent position than that of the commission merchant, who stands midway between the producer and the dealer, and in this situation is of great convenience and advantage to both. A thoroughly representative man in this line is Mr. William M. McKown, who conducts a general brokerage and commission business, who handles almost all the canned goods needed to supply this market, and who has his office in the Tyler Building, on the corner of Sixth and Main Streets. He also occupies commodious warerooms at No. 341 West Main Street. The office is centrally located, is neatly fitted up, and is furnished with all modern conveniences, including telephone service, the call being 659, ring 2. Mr. McKown handles on commission all kinds of products, which he receives direct from the manufacturers, and disposes of to jobbing houses. He makes a specialty of canned goods, and has a very extensive trade connection in this and other markets in Kentucky, Ohio, Illinois, Indiana and the south. He is prepared to receive consignments forwarded to him, has always a ready market for goods, and consequently can ensure their quick disposal and satisfactory returns to consignors. Mr. McKown has been connected with the jobbing trade of Louisville for nearly twenty years, and was formerly in the service as salesman of some of the best known and most prominent firms in the city. He is a young, energetic business man of ability, is well known in commercial circles, and by his strict probity and promptitude in all his business relations has won the confidence and esteem of all who have had dealings with him.

WM. G. MEIER & CO., Leaf Tobacco, Seventh Street near Main.—The enterprise displayed by the leaf tobacco merchants of this city has long been a source of credit to the city, and has done much to advance the mercantile interests of the community. The city is favorably situated to command the trade, and men of experience have not been slow to recognize that fact. An old-established and representative house of this type is that conducted under the firm style above mentioned. The business was established by the late Wm. G. Meier in 1861, who continued until 1875 in the sole control of its affairs, when the firm of Wm. G. Meier & Co. (consisting of Wm. G. Meier, R. Meier, and F. H. Walkup) was organized. In 1888 the founder of the house died, since which period its business management has devolved on the surviving partners, the original firm style still being retained. The premises occupied comprise a commodious ground floor and basement, giving ample accommodation for general storage and the advantageous prosecution of the business. The firm besides owns the largest private storage house for tobacco in the country, covering an area of 420x200 feet. The business connections of the house are broadly distributed throughout the entire union, irrespective of a heavy export trade with European ports. The lengthy established associations of the house have given it command of all the advantages accruing to a long lease of business life, and consequently it is in a position to offer the most favorable terms and prices to the trade, and to fill all orders, no matter how large, at the shortest notice. Mr. R. Meier, who is a brother of the late Wm. G. Meier, is a native of the city, and prominent member of the Louisville Tobacco Exchange and Board of Trade. Mr. Walkup is prominently identified with the Louisville Tobacco Exchange, Board of Trade, and Commercial Club. The house has representation in Cincinnati, under the trading title of R. Meier & Co., at the northwest corner of Second and Vine Streets.

BRENNAN & CO., Southwestern Agricultural Works; Office, Corner Eighth and Green Streets.—This business was established by Messrs. Munn & Co. in 1855, and thus continued until 1865, when the firm of Messrs. Brennan & Co. succeeded. The business was conducted on correct principles, and with progressive enterprise and energy, and as the result of their successful efforts the concern was incorporated in 1882, under the existing style and title, with a paid up capital of \$160,000. Mr. A. G. Munn becoming president, Mr. Thomas Brennan vice-president, and Mr. W. G. Munn (son of the president) secretary and treasurer. The company's works are centrally located on Green Street between Eighth and Ninth Streets, and practically cover a block. The outfit of machinery and appliances is of the most approved description, and upwards of 200 hands are employed in the various departments,

under the direct supervision of the proprietors. The company's products include full lines of agricultural implements, all styles and sizes of sawmill machinery, drag saws, the celebrated Kentucky Automatic shingle machines, lathe machines, stave bolt equalizers, shingle presses and bunchers, improved head blocks, log turners, and in fact everything necessary to the lumber manufacturer. Their specialties are: saw mills and saw mill machinery, Kentucky cane mills and evaporators, and Kentucky grain drills. Their trade covers every section of the south and west, and in saw mill machinery they cover the entire country, and also export. They have just made a large shipment of sawmill machinery to the contractor for the construction of the Nicaragua Canal, and wherever found at work these mills and equipment have the preference. The company never carries a stock of less than \$60,000 worth of machinery, and manufacture 1,500 cane mills and evaporators yearly, and other goods in proportion. This is a busy scene of industry, the works never closing except on 4th of July and Thanksgiving Day, and shutting down at Christmas and New Years to take stock, etc. The policy of the company is sound and business-like. It pays cash for everything purchased, and the result is that prices are the lowest ever quoted for good, reliable agricultural and saw mill machinery. The industry is one of the utmost value to Louisville, and Messrs. Munn and Brennan are to be congratulated upon the great success achieved in these staple branches of product.

THE ALBIN COMPANY, Furniture, Carpets, Silver, China, Glassware, Etc., Corner Market and Seventh Streets.—This business was founded in 1887, and from the start was based on principles of equity and integrity, selling only goods that would give absolute satisfaction, while credit has invariably been extended to all deserving parties, and the steady growth of trade at last resulted in the great concern being incorporated under the present name on September 16th, 1890. The company has a paid up capital of \$75,000, and offers the public such a combined stock of fine furniture and house furnishing goods as never before has been displayed in Louisville. The buildings are four stories in height, and the largest establishment of the kind west of New York City. The stock is extensive, and everything can be had here, from a clothespin to the finest parlor or bedroom set. The company has on the opposite side of the way a large five-story warehouse devoted to their wholesale trade in furniture. The main stores extend through in "T" shape to Seventh Street, being about 75x80 feet in area. The house furnishing department forms a veritable bazaar of the useful, artistic and beautiful, including the finest china and glassware, clocks, lamps, tinware, toys, children's carriages, books, albums, etc. The entire stock having been manufactured expressly for the company's fine class of trade, and in the basement will be found full lines of stoves, trunks, bedroom suites, kitchen chairs, tables, etc. Those desiring to furnish a home, to secure a complete outfit of handsome furniture, should call here. Their customers in Louisville and vicinity are already numbered by thousands, and last year their sales amounted to over \$300,000.

THE LOUISVILLE TELEGRAPH INSTITUTE, Corner Fifth and Market Streets.—While the art of telegraphy, like all other branches of human knowledge, can be acquired without a teacher, yet in order to become an expert operator, the student must pass through a course of study under the direction of competent instructors. In this connection we wish to particularly refer in this review to the Louisville Telegraph Institute, of which Mr. A. A. Smith is the principal. Mr. Smith is an experienced operator and thorough teacher, and as such was formerly connected with the Bryant & Stratton Business College in this city. Here they occupy three large rooms on the fourth floor, handsomely furnished. They are fitted up with every appliance for thorough instruction, including forty telegraphic instruments. From three to five months' steady tuition and practice fit the average pupil to begin the practice of the profession, and although Mr. Smith in no way guarantees a position to the pupil on the completion of his term of study, yet his valuable connections are a sufficient endorsement to secure that end. Over forty scholars are now in attendance, coming from Tennessee, Indiana, Ohio, Kentucky, Mississippi, and other states, and from six to seven graduate every month, and those contemplating the study of telegraphy will best consult their interests by writing to Mr. Smith. He is a native of Tennessee, and a well known and popular gentleman.

H. W. NEWMAN, Plumber, Gas and Steam Fitter, No. 320 Green Street.—The plumber, gas and steam fitter is every day, becoming more and more important in the household economy of the nation. A sketch of the business interests of the Falls City would lack essential features if mention were not made of H. W. Newman, whose business is of the utmost importance to the community. The firm was established in 1876 by Messrs. Strouse & Newman, and so continued till 1889, when Mr. J. C. Strouse retired, and the present proprietor continued the business alone. He employs from eighteen to twenty people, and occupies the three story brick building, with basement, at No. 320 Green Street, between Third and Fourth Streets. The building fronts on Green Street twenty feet, and has a rear space of 185 feet. On the first floor are the office and show rooms, the second and third are used for surplus stock, while the workshops are in the rear of the first floor. Mr. Newman keeps a large stock of plumbers and gas fitters' supplies on hand, buying principally through New York houses. Among the buildings Mr. Newman has in hand may be mentioned Harris's Theatre on Fourth Avenue, plumbing, steam, and gas fitting; R. W. Smith's on Main Street, between Sixth and Seventh Street, steam fitting; Central College, Dansville, Kentucky, plumbing and gas fitting; Polter College, Bowling Green, Kentucky, two of the largest hotels at Middlesboro, Kentucky, plumbing, steam, and gas fitting; Masonic Temple, Fourth and Green Streets, plumbing work and gas fitting; besides numerous other buildings. Mr. Newman is a member of the Builders and Traders' Association, and of the Master Plumbers' Association. In his store he carries a full line of artistic gas fixtures, hand cut globes, chandeliers, and also plumbers, steam fitters, and gas fitters', supplies. Mr. Newman is also agent for the "Perfect" hot water heater, and the "Duplex" steam heater. A feature of his business to which attention should be specially called is that of sanitary plumbing, in which he is a specialist. It is a profession of vital importance to the public health, and one to which no bungling or imperfect work can be admissible without great danger. To this department Mr. Newman pays special attention. Bathroom ventilation is made a specialty, and the utmost care and skill and common sense, which is science in its highest development, is the rule of work here. Mr. Newman's success in the past is the best proof of the care he has exercised, and his present increasing business is therefore a matter of public interest. Natural gas fitting is also a part of the business, but recently called into exercise, and to which he pays marked attention.

W. OLFF DISTILLERY COMPANY, Importers and Dealers in Wines and Liquors, Nos. 638 and 640 West Market Street.—One among the large representative houses in this city handling wines and liquors is that of the Wolff Distillery Co., the foundation of which dates from 1858, when it was established by Henry and Joseph Wolff. In 1867 the former gentleman retired, and the latter carried on operations until about 1882, since when the business has been continued under the present name and style with Mr. Henry Wolff as manager. The building utilized for storage and general business purposes is a commodious, substantial brick structure, 20 by 120 feet in area, and was built in 1875. It is three stories in height, and admirably arranged for all purposes of the business. A heavy stock of the choicest fine old imported and domestic wines and liquors is always carried, a specialty being made of Kentucky whiskies of unrivalled purity and excellence. The house handles their own celebrated Non-Pareil, the celebrated products of the Spring Hill Distillery Co. and the "G. W. S." Co., and all the most noted distilleries in Nelson County, and can name prices and supply the trade with superior old Bourbon, sour mash and rye whiskies of the finest and best quality, and guarantee satisfaction. In imported goods the house can also offer special inducements to buyers. Business is brisk and active, and the trade, now already large, continues to grow and expand. Mr. Wolff, who is well and favorably known in business and social circles, is a native of France, but has been in this country many years, and in Louisville since 1855. He is an upright, reliable merchant, and all having business relations with his house are assured of finding the same of an entirely satisfactory character.

K. LEE, COLEMAN & CO., Manufacturers of Mineral and Seltzer Waters, Champagne Cider, Etc., No. 719 Second Street.—Among the most prominent of the more extensive concerns engaged in this special production is that of Messrs. Klee,

Coleman & Co. of this city, whose operations are carried on in a brick building two stories in height, having a front of 30 feet with a depth of 140 feet, fitted up with special appliances, generators, bottle washers, etc., and in every respect it would indeed be difficult to find a concern better equipped or with more comprehensive facilities for the transaction of a large trade and the production of a superior quality of light, non-intoxicating beverages. From fifteen to twenty hands are employed, and the average daily production is upwards of one hundred and seventy-five dozen, which find a ready sale in this city and vicinity and through the south, the firm having agents in Pensacola and Jacksonville, Fla., Ocean Springs, Miss., and other points. Messrs. Klee, Coleman & Co. manufacture the best quality mineral waters, champagne cider, and seltzer water, etc., and southern choice ginger ale, which is a specialty and maintains a high reputation for general excellence. Portable fountains are charged for the local trade on short notice, and fountains are to rent on very reasonable terms. The foundation of the business dates from as far back as forty years, when it was established at Dayton, O., by Mr. John Klee, who is carrying on an extensive business in that city. In 1881 the present firm was formed and operations begun in this city, since when an immense trade has been built up, the products of the firm at once bounding into public favor. The general management of the business in this city devolving upon Mr. Leidigh, the resident copartner. He is an active, thorough-going, live, wide-awake business man of unquestioned reputation, and enjoys the esteem of all having dealings with the house. He is prompt in his attention to orders and assiduous in his endeavors to render satisfaction. He is a native of Dayton, O., very popular in this city, is a member of the Commercial Club, and takes an active interest in out-door sports and manly pastimes, and belongs to several boat and sporting clubs.

E. FLEISCHAKER, Dry Goods, Notions, Boots and Shoes, Nos. 742, 744 and 746 East Market Street.—The dry goods trade has undergone immense development during the last two or three decades and while formerly it comprised only dealings in fabrics, it to-day includes everything in the line of wearing apparel and goods of almost every variety, both of an ornamental and utilitarian character. A well conducted dry goods emporium of to-day is virtually a storehouse for almost everything outside of food products. Such an establishment is that of Mr. E. Fleischaker, wholesale and retail dealer in dry goods, notions, boots, shoes, etc., located at Nos. 742, 744 and 746 East Market Street. This business was inaugurated at No. 646 East Market Street in 1870 by the present proprietor, and his brother was then in partnership with him. In 1883 they dissolved partnership, and since then Mr. Fleischaker has continued the business alone with marked success. Recently it was removed to the present eligible premises now occupied, in order to secure greater accommodations to meet the increasing demands of the trade. The premises consist of a handsome brick building containing three floors and basement, and presenting a frontage of 45 feet with a depth of 100 feet. The entrance is flanked by large, fine plate-glass windows, which are elegantly "dressed" and exhibit samples of the newest and choicest goods in the market. The interior fittings and arrangements of the store are in keeping with the most modern ideas of elegance, comfort and convenience, and there is nothing lacking that can in any way facilitate the transaction of business. The stock is a large and comprehensive one, and embraces all the latest styles and patterns of silks, velvets, cashmeres and dress goods of every description, white goods, prints, and domestics of every kind and quality; novelties in laces, ribbons, embroideries, neckwear, etc. There is also a department with oil cloths, carpets, Yankee notions of every description, boots and shoes from the principal manufactories in the country and adapted to meet the wants of all classes. Mr. Fleischaker is a wideawake, pushing business man, ever abreast with the times in the introduction of the latest novelties into his stock. Fourteen hands are employed in attending the wants of customers, and the store presents at all times a busy appearance, for the public have realized the fact that if anywhere in the city it is at Mr. Fleischaker's that the choicest and best goods can be had at the lowest and best possible prices. Mr. Fleischaker is a native of the city, a gentleman of wide business experience, and has developed a large trade in both the wholesale and retail branches of his enterprise. He is a member of the Commercial Club and is personally highly esteemed both in business and social circles.

THE OTIS HIDDEN COMPANY, Dealers in Upholsterers' Materials, Cabinet Hardware, and Window Shade Supplies, No. 317 West Market Street.—Among those thoroughly representative leading concerns whose operations so largely contribute to the commercial welfare and advancement of Louisville, and whose wares have by their value and worth gained a national reputation, is that of The Otis Hidden Company. The premises utilized



for the purposes of the business comprise an entire four-story building with basement, 45x250 feet in dimensions, perfectly appointed in every department, and provided with every modern convenience and facility. A very heavy, select, and comprehensive stock is always carried, the assortment including full and complete lines in the kinds indicated, as well as many specialties for which the company are agents. A leading specialty is the manufacture of spring beds and window shades, and the trade is very large throughout the whole country, and principally the south. The members of the company are all responsible and reliable business men of Louisville, whose connection with any concern is a guarantee of its success. Mr. E. G. Richter, the manager, is a young man of much enterprise and activity, to whom must be credited much of the success of the house.

CHARLES SCHOLTZ, Dealer in Choice Family Groceries, No. 336 Second Street.—Mr. Charles Scholtz, dealer in choice family groceries and delicacies, is one of the pioneers of Louisville's present generation of business men, and a thoroughly representative member of this branch of trade. Born in Germany, Mr. Scholtz came to this city at an early age, and in 1852 established business as a retail fruit and confectionery dealer. In 1857 he formed a partnership with Mr. Bradas, the firm being known as Bradas & Scholtz. In 1861 it was dissolved, when Mr. Scholtz went back to Germany, remaining away until 1866, when he returned to Louisville, and started a wholesale grocery, fruit and confectionery business. The new venture prospered, but the old desire to again visit the Fatherland was too strong, and in 1871 he returned there. In 1877 he came back to Louisville, and became a member of the wholesale grocery firm of Wurach & Scholtz. This was dissolved in 1889, and Mr. Scholtz founded his present business, in which he has encountered the same success as in his previous ventures. He occupies a building 15x100 feet in dimensions, fitted up with every modern convenience and facility. His stock is large, comprehensive and carefully selected, the assortment including full and complete lines of fine family groceries, imported and domestic fancy groceries, bakers' and laundry supplies, etc. Mr. Scholtz also carries a heavy and choice assortment of bottled foreign and native wines, liquors, also beers and porters, specially put up for family use. Six assistants are employed, and all orders are promptly filled at lowest fig-

ures, and the trade is very extensive. Mr. Scholtz is an active freemason, and a popular and highly respected business man and member of the community.

WILLIAM RITCHER & CO., Stoves, Tinware, Etc., No. 326 Market Street.—William Ritcher & Co. for the past fifteen years have been in the front ranks of competition in this city. Mr. Ritcher has reason to be proud of his position, and that it is due to his own efforts is not the least creditable part, especially as he has on hand a series of agencies any one of which would seem to be sufficient to engage an ordinary man's sole attention. He is a native of Pittsburg, Penn., and has been in Louisville thirty-five years. He owns the building in which his business is located, consisting of three stories, 18x206 feet in area. All kinds of tin and furnace work is done in the shops, in which ten people are employed. William Ritcher & Co. are dealers in hot air furnaces, registers and ventilators, and the improved air heating furnace is a specialty, and a most successful one. They are also agents for the Monitor Oil Stove Company, the makers of the only absolutely safe stove in the world. No explosion is possible with the "Monitor" stove as no gas can be generated by it, and the "Monitor" is a success. A further feature of the business is the agency for Jewett's Patent Refrigerators, which are economical beyond comparison, and are made in all sizes and styles. They keep a full line of house furnishings of all descriptions, kitchen utensils, tinware, gas, oil and gasoline stoves, stepladders, etc. Mr. Ritcher is a member of the Commercial Club.

OSCAR STUTZ, Wall Paper and Window Shades, No. 107 West Market Street.—The headquarters for wall papers, window shades, etc., in this city is the well appointed establishment of Mr. Oscar Stutz, who is a German by birth, has been in Louisville many years, and in 1870 engaged in his present business. He commenced operations in the Liederkrantz building, where he remained for a period of ten years, and it was found necessary to seek larger and more commodious quarters. The store is neatly and tastefully fitted up, and contains a large, carefully selected assortment of goods, embracing everything for interior decoration in the way of wall papers in all the new styles and designs, from the plainest to the richest and most expensive in gold and combination of colors, also dadoes, friezes and handsome centre and ceiling pieces in flower and figure designs, and a full line of window shades of all kinds, and fixtures. Mr. Stutz employs a force of from ten to twenty expert artists, who are under his immediate supervision, thus affording a guarantee that all work he undertakes shall be perfect. He is constantly introducing new styles and designs, and harmoniously blends colors and tints so as to produce the most pleasing effects. He is a leading representative of this business, and his splendid work is highly commended. Estimates are furnished for work of any magnitude, and all contracts are fulfilled without delay. Mr. Stutz keeps a full stock, and can always offer better inducements than any other in Louisville to those desiring to have work done in his line of business.

GEORGE J. ECKER, Harness, Saddles, Collars, Whips, Halters, Curry Combs, Etc., No. 923 East Main Street.—Among those engaged in the manufacture of harness in this city is Mr. George J. Ecker, to whom we wish to direct attention. He has been identified with the trade of the harness maker since he was a boy thirteen years old, and commenced business operations on his own account in 1876. He gives his personal attention to manufacturing fine buggy, carriage, driving, and truck harness, and uses only the best materials, which are put together in a substantial manner and warranted as to strength and durability. He also manufactures heavy harness and attends to all repairing. Mr. Ecker carries a full stock of light, heavy, single, and double harness, saddles, collars, whips, bridles, halters, combs, brushes, fly nets, robes, blankets, and horse equipments generally. He is a young man of business push and energy, and has won success by deserving it. He is a native of this city and enjoys a wide circle of patrons, and makes a specialty of repairing. He pays particular attention to carriage trimming, and is a well known member of the Harness Makers' Union.

B. FRANK PEIXOTTO, Architect, Tyler Building, Sixth and Main Streets.—The profession of the architect demands from him who would follow it successfully, while proving of use to his fellows, many special aptitudes and qualifications which only arduous study and long practical experience will confer. Among the members of the profession in this city few possess these qualifications in so eminent a degree as the gentleman whose name heads this sketch. He was born in the city of New York, and is a graduate of Columbia College. Having acquired a thorough knowledge of his profession he proceeded to France, and there followed a special course in the School of Fine Arts, the leading institution of the kind in the world. In 1889 he established his present business, and at once secured a large and influential patronage. Nor could the result have been other. Previous to embarking in business on his own account he was for several years associated with several of the leading architects in the country, superintending the construction of many important and notable buildings, such as the Evansville Court House, etc. He can therefore place more than the usual skill and experience at the service of those employing him, both on account of the special advantages the superintendence of these works has given him and the special training he has received. He employs several competent assistants, and his drawings and specifications are remarkable for their accuracy, and his designs for their originality and beauty. Mr. Peixotto is the recipient of a rapidly increasing patronage, both from this city and the neighboring counties. He has earned an enviable reputation for the prompt and reliable manner in which he executes all commissions entrusted to him, and the zeal which he displays in safeguarding the interests of his clients. He is a member of the Architects' Club, and popular in our leading social circles.

H.IRSCH BROS & CO., Evaporated Fruit Vinegar and Cider Works; Office, No. 741 West Main Street.—An important establishment in Louisville is that of Messrs. Hirsch Bros. & Co., manufacturers of vinegar, cider, sauces, etc., whose offices and warehouse are located at No. 741 West Main Street. This extensive business was established in 1880 by Charles Roth & Co., who were succeeded by Fay, Hirsch & Co. Eventually February, 1890, the present firm purchased Mr. Fay's interest and assumed control, the copartners being Messrs. David, Benj. H. and Leon E. Hirsch. The firm's evaporated fruit vinegar and cider works are fully equipped with modern apparatus and appliances operated by steam power. All the firm's vinegar, cider, sauces, catsups, mustards, etc., are prepared with scrupulous care, and are warranted to be equal to any similar goods in the market. All goods are noted for their uniform quality, and are everywhere recognized and appreciated by the trade as standard productions. In fact they are general favorites with consumers, and always command a rapid sale. The firm's warehouse is a spacious five story building 30x225 feet in area. Here they employ fifteen persons, while eleven travelling salesmen represent the house on the road. Orders are promptly filled at the lowest possible prices, and the trade of the firm extends throughout the entire United States. The business is strictly wholesale, and is steadily increasing, owing to the great salability and intrinsic merits of its productions. The partners are all natives of Kentucky, and prominent members of the Commercial Club.

F.G. PAINE & CO., Proprietors of the Fifth and Green Street Stables.—The best livery, boarding, and sales stable in this city is that of F. G. Paine & Co., known as the "Fifth and Green Street Stables." This location has been utilized for the purposes of the business over a quarter of a century, the premises coming under the control of Mr. Geo. Moody some time prior to 1884 when Mr. Geo. P. Kick took the business and continued it until 1887, at which time Mr. F. G. Paine and Mr. C. N. Cropper bought it out. The building is two stories in height, constructed of brick, and has a front of 200 feet on Green Street, and 65 feet on Fifth Street. The stalls number 100, and there is also ample room for many carriages, and experienced hostlers and drivers are employed. Fine carriages, coaches, buggies, etc., are furnished at any hour and for all occasions, and horses are boarded by the day, week, or month. The firm also make a special business of buying and selling horses and mules, and have superior pasturage to rent in close proximity to the city. They are experienced horsemen and fully understand how to care for the animal, and as dealers may be implicitly relied upon and,

we know of no better reference as to their character than the many years they have been located here and engaged in handling horses and mules. Messrs. Paine and Cropper are also extensively engaged in the coal trade and supply a widespread demand with the leading brands of Pittsburg and Kentucky coal. The copartners are both Kentuckians by birth: Mr. Paine is from Jefferson Co., and Mr. Cropper is from Boone Co.

F.RANK INGRAM CO., Hardwood Lumber, Fourteenth Street, Delaware to Kentucky Streets.—In 1887 the firm of Frank Ingram & Co., dealers in hardwood lumber, was established, and was incorporated November 8, 1889, with a paid up capital of \$35,000 as the Frank Ingram Co. Their yard and offices are on Fourteenth Street, and extend from Delaware to Kentucky Streets. The president of the company is Mr. Frank Ingram, whose name in connection with the lumber interest is a sufficient guarantee of success, for he was formerly superintendent of the Kentucky Lumber Company, and is therefore thoroughly conversant with all the ins and outs of the lumber trade. Mr. P. K. Smith is secretary and treasurer, and has also been thoroughly trained to the business. Mr. Ingram is a native of Henderson County, Ky., and a prominent member of the Board of Trade, as also of the Commercial Club, while Mr. Smith was born in London, England. In 1890 the firm erected sawmills at Drakesboro, Ky. These mills are very complete, and some idea may be had of their capacity when we say that they are capable of sawing thirty thousand feet of lumber daily. They are connected with the lumber camps, and the firm at their own expense have completed a narrow gauge railway to the camps, and during season they cut nearly half a million railroad ties, with which they supplied the Louisville and Nashville railroad and other roads. Their yard and offices at Louisville cover an area of about an acre, and are connected with all the railroads running into the city by means of switches, thereby saving much labor in handling the lumber. Their trade is largely with local furniture manufacturers, though it also extends east and west, and in addition they do a large export trade to Cuba, Germany and other countries. And such has been their success that their ambition has prompted them to take a new departure, for in connection with their hardwood business they are making arrangements which will enable them to cut mahogany in Honduras, and ship same by sea to nearest southern port, and thence by rail to Louisville. This will open a most desirable field, as the supply of mahogany is absolutely limitless, and the logs are for the most part large and of fine quality.

K.ENTUCKY PRESS BRICK CO., Corner Preston and A Streets.—Modern structures require the highest grade of hard pressed brick. In this connection there are few concerns which turn out a finer pressed brick, or one more suited to meet the present demand, than that which forms the subject of this sketch, the Kentucky Press Brick Company. The business was established some years ago by Messrs. Harmon & Abraham, who were succeeded in 1889 by the firm of Harmon & Meriwether. In 1890 the present company was formed to better meet the requirements of the business, and was in the same year incorporated with a capital of \$30,000. It has one of the finest tracts of heavy clay land in this vicinity, and the most perfect facilities that can assure its success. Mr. J. F. Meriwether, the president, was a partner in the house of Harmon & Meriwether, and possesses an intimate knowledge of the business in all its details. He is, moreover, prominent in the leading building and contracting circles of the city, and brings to the support of his company the great influence which such a position always gives. Mr. Fred Gernert, the vice president, is an extensive lumber dealer of this city, and having for a time filled the office of secretary of the concern is perfectly acquainted with its workings and requirements. The secretary and treasurer is Mr. P. C. Gernert, a gentleman of wide business experience and marked abilities. The works are run by steam power. Six kilns are operated and a force of from thirty to thirty-five hands is employed. They make a specialty of stock, face and paving brick, and the capacity of the works is twenty thousand a day. The company fill heavy contracts with leading architects and builders, and are noted for the reliable and prompt manner in which they fulfil their undertakings. The officers are all highly esteemed and popular gentlemen, with whom it is a great pleasure to have dealings. Mr. Meriwether is a member of the Builders and Traders' Exchange.

JEFFERSON, BARCLAY & NOYES, Fire Insurance, Corner Third and Main Streets.—Insurance is undoubtedly the right arm and main support of all business enterprises, and as such it merits special recognition in this work. The insurance agent occupies an important position in the profession. He acts both as the agent of the company or companies he represents and of the property owner who employs him to place his insurance. He must necessarily be a thoroughly posted insurance man, competent to judge the nature and liability of a risk, and judge what an amount it should pay. The advantage to a property owner in employing such an agent lies in the fact that he is relieved of much trouble and expense in placing his own insurance, especially should it be a large line. Among the more recently established, yet none the less reliable insurance agencies in Louisville ranks that of Messrs. Jefferson, Barclay & Noyes, whose offices are located in the Kentucky National Bank Building, southwest corner of Third and Main Streets. They are authorized agents for the following solid and substantial insurance corporations, namely: the Aetna of Hartford, Conn.; the Germania, of New York; the Hanover, of New York; the St. Paul German, of St. Paul, Minn.; Fireman's Fund, of California; Delaware, of Pennsylvania; Citizens', of New York; Michigan Fire and Marine, of Detroit—the conjoint assets of which companies aggregate no less than twenty five millions. They are prepared to place the largest risks with promptitude, distribute the same with judiciousness, quote the lowest premium rates, and guarantee the speedy adjustment of all losses. Mr. Noyes is a native of Kentucky, and was formerly superintendent of the agency for Clark's celebrated O. N. T. spool cotton. Mr. Jefferson is a native of Louisville, formerly of the Ashland Woolen Mills. Mr. Barclay was former secretary of the Board of Underwriters. They are widely known, and are prominent members of the Board of Trade and Commercial Club.

BLISS, WILSON & CO., Furnishing Goods, No. 633 West Main Street.—Notwithstanding the fact that the firm of Bliss, Wilson & Co. has been in existence only since 1888, it has already, through the energy of the proprietors, become one of the leaders in its line, meeting all competitors in a fair field and no favor, and winning the success that always comes to energy and boldness when combined with tact in dealing with men of judgment and good taste in the selection of goods. Their stock of ladies' and gents' furnishing goods, notions, etc., is shown in infinite variety of grade and extent at their store. The premises consist of a four-story brick building, with basement, 25x300 feet in area. Herein is contained an immense stock of goods, white goods, laces, embroideries, hosiery, gloves, yarns, zephyrs, ribbons, crash, towelling, table linens, towels, toys, etc., and here are employed some seventeen people in attending to the wants of customers. The firm has a very large trade in Louisville, also in New Albany and Jeffersonville, and make a specialty of handling a line of goods adapted to every trade. Their prices are such as to defy competition. They do a wholesale business aggregating upward of \$250,000 a year, and this is drawn from a radius of 150 miles around the city. Ten travelling salesmen keep alive the firm's interests within this area, and make things lively for the corps of clerks and shippers in the home department. Mr. C. H. Bliss, the energetic head of the firm, is a native of the Green Mountain State, who has made his home in Louisville since 1865. He is a member of the Grand Army. Mr. D. H. Wilson is a native of Edinburgh, Scotland, who has made his home in Louisville for the past twenty years. He is prominent in the Masonic Order, having attained the 33d degree. It should be stated that a member of the firm visits New York four times a year, so that the latest developments of fashion and taste are presented in the stock, which is never suffered to grow old or obsolete in the hands of these enterprising merchants.

JOHNS GREINER & BROS., Builders, Corner Garden and Walnut Streets.—There are few cities in this central part of the United States which offer so inviting a field of activity to the contractor and builder as does Louisville. The rapid growth of the business interests of the city, with its accompanying growth of population and increase of wealth, has created a demand for finer and more elegant residences, a larger number of substantial business blocks, while the extension of the city on all sides neces-

sitates the erection of suburban dwellings. In this connection we know of no firm better qualified to meet the demands of the hour than that of Messrs. John Greiner & Bros. The business was inaugurated in 1853 by Mr. Frederick Greiner, father of the present proprietors, who conducted it with uninterrupted success until 1879. In the latter year he retired from business, and was succeeded by Messrs. John, Tobe, and Ed. Greiner, the present firm name being then assumed. Brought up to the business under the careful guidance of their predecessor, these gentlemen, although of youthful age, showed themselves in every respect worthy of the transactions of the house, and by their ability, enterprise, and strict integrity have maintained the business connections established by their father. The premises are of spacious dimensions, covering an area of 70x275 feet, on which are erected several sheds for the seasoning of lumber, and a two story workshop. In the receiving of their lumber the firm enjoy unusual facilities, their yards extending to the very lines of railway, thereby giving them direct connection with every line of railway entering the city. From ten to twenty-five skilled hands are employed, and they are prepared to enter into contracts for the erection of stores, factories, mills, private residences of any size and kind, in either wood, stone, or brick. They make a specialty of building private dwelling houses, and many of the most beautiful structures in this line which to-day ornament the fashionable quarters of the city are due to their ability as builders. Among other private residences we may mention that of Mr. Tobe Greiner on Broadway, of Mr. McNutt at the corner of Broadway and Overhill Street, Mr. Fedder, of the Louisville Banking Co., etc. They built the magnificent business block occupied by the Deilman dry goods store at the corner of Walnut and Campbell Streets, and are now engaged on the erection of a five story brick factory for the California Sirup and Fig Co. The firm are all experts at the business, and are noted for the reliable manner in which they fulfil their undertakings. They are all men in the full prime of life, natives of this city, where they are held in high esteem, and are very popular. They are members of the Builders and Traders' Exchange.

F. C. HAFENDORFER, Livery, Sales and Boarding Stable, No. 652 and 654 West Jefferson Street.—There is no one feature that contributes so much towards a city's reputation for progress and enterprise as the facilities afforded by a well conducted livery and boarding stables such as the well patronized establishment of Mr. F. C. Hafendorfer, known as the Euclid Stable, located on West Jefferson Street, and numbered 652 and 654. The establishment of this now splendid stable dates from about fifteen years ago, and in 1888 came under the control of Mr. John H. Dewitt, and in the following year of Mr. W. A. Logan, who conducted the business until January 1 of the present year, when Mr. F. C. Hafendorfer bought him out, and at once commenced to make improvements, put the building in thorough repair, and introduced modern conveniences for the care and comfort of the stock. The building is very spacious, and presents the very ample dimensions of 45x210 feet. It is admirably arranged, lighted and ventilated, every care and attention being paid to its sanitary condition. There are eighty stalls, besides plenty of room for carriages and wagons; competent stablemen only are employed about the premises, and all departments are under the immediate supervision of the proprietor. Horses left in charge of this establishment receive the best of care, and are bounteously served with provender. The firm own a number of splendid saddle horses for ladies and gentlemen, fine "roadsters" and stylish carriages, etc., and promptly attend to orders for parties, etc., and also have buggies and light driving wagons with horses to let at all hours on very reasonable terms. They now have in their care upwards of half a hundred horses belonging to the citizens as "boarders," and as first-class representatives of the livery and boarding stable business are highly indorsed and recommended. In the sales department horses and carriages are bought and sold on commission, and the business is conducted in a manner greatly redounding to the credit of the firm. Mr. Hafendorfer is a native Kentuckian, and is a courteous, energetic man, prompt and reliable, and by enterprise and fine business qualifications has gained a well merited popularity with his large and steadily growing patronage. He is a splendid judge of horses, and fully understand how to look after and care for the noble animal.

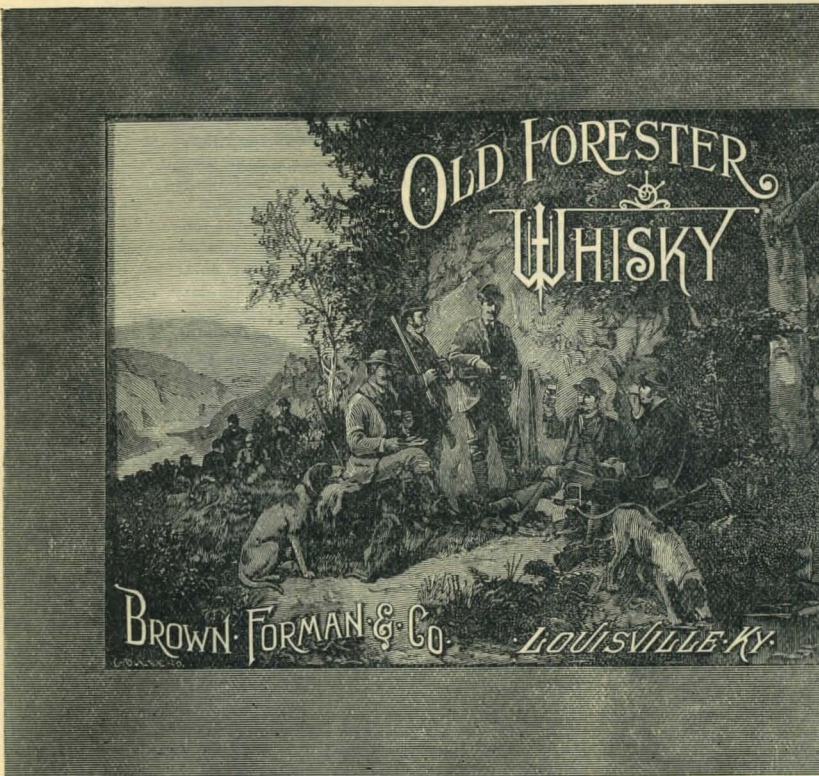
BROWN, FORMAN & CO., Distillers of and Dealers in Kentucky Whiskies, No. 123 West Main Street.—This business was established in 1870 by J. T. S. Brown & Bro., who were succeeded by Brown, Chambers & Co., Chambers & Brown, and Brown, Thompson & Co. Eventually in January, 1890, the present firm assumed the management, the copartners being Messrs. Geo. G. Brown and George Forman. They occupy a spacious seven-story building 28x210 feet in dimensions, fully supplied with every facility and convenience. They keep constantly on hand an extensive and

in September, 1880, and at once, by the excellence of its service, the efforts put forth to cater to a critical patronage, and the enterprise which characterized its management, it secured a firm and lasting hold on public favor. The premises occupied comprise a three story building with basement 25x140 feet in dimensions, perfectly appointed throughout, and equipped in the best approved style and pattern. The entire first floor is used as a dining hall, and has a seating capacity of 125, while private dining rooms and cabinets will afford the utmost privacy to those seeking it. The establishment is lighted by elec-

tricity, and is furnished and fitted up in the most tasteful manner, regardless of expense. Forty-six attendants are employed, and the service leaves nothing to be desired. Meals can here be obtained at all hours of the day or night, while the cuisine is unexcelled. It is under the charge of leading exponents of the culinary art, and all the markets of the country contribute to enrich the larder. In connection with the establishment a large bakery is operated, which supplies a large patronage with the choicest homemade breads, pies, cakes, buns, etc., at lowest prices. A large permanent demand for these goods has been developed, and the output is daily of very great proportions. Orders, whether for the productions of the bakery or to have meals prepared, can be transmitted by telephone (1786-2), and will receive immediate attention. Mr. Helburn is a native of this city, and a young man of much enterprise, push and energy. He is a member of the Knights of Honor, the Royal Arcanum, and other leading organizations. He is ably

seconded by his manager, Mr. F. Erpeldinger, in his successful efforts to make of his restaurant the leading and fashionable resort of the elite of this city.

C. A. KOCHENRATH, File Manufacturer, No. 311 East Main Street.—A house that has been established for upwards of thirty-five years must necessarily attract and engage more than ordinary attention from the compilers of this review of the commerce and industries of the city of Louisville. It is in such connection we make due reference to the concern now controlled and owned by Mr. C. A. Kochenrath, the well known manufacturer of files, etc., whose office and factory are centrally and eligibly located at No. 311 East Main Street, between Floyd and Preston. This house dates its existence back to 1855, when it was opened by Mr. Peter Kochenrath; in 1857 we note that a copartnership conducted its affairs under the firm style of Kochenrath & Stunsberg; two years later the proprietor bought out his brother's, the founder's, interest, and since the date of the decease of Mr. Stunsberg in 1879 has ably managed the affairs of the concern alone. The premises occupied comprise two commodious buildings, their different departments relegated to manufacturing, salesroom, storage and office purposes. The actual product of the house is almost exclusively files, while the dealing in files of other manufactures, planing knives, circular and French band saws and grindstones, and the purchase and sale of new and second hand machinery of all kinds makes up the complement of the large trade annually transacted. Mr. Kochenrath is a native of Germany and has been a respected resident of Louisville since 1857, prior to that period living in New York city. He is a skilled mechanic and, a respected private citizen.



choice stock of rye and Bourbon whiskies, their principal brands being "Old Forester," "Diamond Bluff," "Webwood," "Beech Fork," "Fox Mountain," "La Rue," "Sidroc," "La Clede," "Mason Rye," etc. A specialty is made of the firm's famous brand of "Old Forester." This splendid whisky is mild and mellow, and is admirably adapted for a first-class bar, club and drug trade. The firm's other brands are also noted for their purity, quality, and flavor, being general favorites with consumers and the trade wherever introduced. Messrs. Brown, Forman & Co. also deal largely in peach, apple, and California wines, brandies, also choice imported ports and sherries. They carefully fill orders at the lowest possible prices, and their trade extends throughout the entire United States. The firm employs a large number of travelling salesmen, and all goods are sold under a guarantee to give complete satisfaction. Mr. Brown has been in this house since it was founded, while Mr. Forman has been connected with it since 1872. They are enterprising, prompt and just business men, and popular members of the Board of Trade. Mr. Brown is vice president of City Fire and Marine Insurance Company.

CHICAGO RESTAURANT, Nos. 237 and 239 Fourth Avenue.—Nothing can speak more eloquently of the refinement and material prosperity of any community than those establishments which cater to the palate and the physical wants of its members. In this respect Louisville is far in advance of many more populous and pretentious cities. Among the recent additions to the few really first class houses of this kind which the city is so fortunate as to possess, a leading and foremost rank must be assigned to the "Chicago Restaurant," at Nos. 237 and 239 Fourth Avenue of which Mr. Henry Helburn is the proprietor. It was opened by this gentleman

HERRMANN BROS., Distillers and Wholesale Dealers in Fine Kentucky Whiskies, No. 531 West Market Street.—One of the leading houses in its line is that of the above mentioned firm. They have been established since 1878 in the location at present occupied, and they have succeeded in creating a business connection that is a source of congratulation by their many friends in the trade and in other branches of business. These recognize the push and business tact which has made the business of Hermann Brothers advance to the foremost place in its line, having a local trade of such dimensions as speaks loudly for the esteem in which they are held by their nearest neighbors. They occupy the ground floor and double basement of generous dimensions, in which are stocked a splendid variety of wines and liquors of all kinds and of the best quality. The firm imports and deals in specially good brands of French and German wines; also the best brands of ports and sherries from Portugal and Spain, in the selection of which the Messrs. Hermann Brothers have the advantage of French birth and continental experience, which it can easily be seen is of the greatest value. But the specialties of the firm are the celebrated Pearl of Nelson and O. F. Sour Mash whiskies, distilled in Nelson County, Ky. The reputation of the firm for fine goods is nowhere more thoroughly emphasized than in the distribution of these leading brands, while they carry the same judgment into all their selections. At no establishment can consumers more thoroughly rely on excellence of quality. The firm is composed of Messrs. M. and F. J. Hermann, whose place of birth is France. Mr. F. J. Hermann is a member of the Commercial Club, and both gentlemen are thoroughly liked by their business associates and many friends for many genial characteristics, as well as respected for their business energy.

FOWLER MANUFACTURING COMPANY (Limited), Household Goods, Wm. Hewitt, Manager, No. 944 West Market Street.—In the various branches of commercial enterprise there are none more useful to the public, especially to those of moderate means, than what are generally known as "instalment houses." A well and favorably known instalment organization, having headquarters at Nos. 548 and 550 West Twenty-third Street, New York City, and representation in the principal cities of the Union, is entitled the Fowler Manufacturing Company. This corporation has had a branch establishment at Louisville since 1886, opened under the auspices and ownership of Mr. William Hewitt, whose premises are located at No. 944 West Market Street. Here he occupies a commodious three story brick building, 20x140 feet in dimensions, giving ample accommodation for the manipulation and display of the exceptionally fine lines of goods carried, and the general advantageous prosecution of the business. The stock embraces the celebrated "Fowler Improved" spring mattresses, furniture, carpets, and household equipments of every description. These goods have no superiors in the market and are sold for cash or upon such a system of instalments that there is no reason in the world why any one receiving the most moderate salary should not have a fully and comfortably equipped home. Mr. Hewitt is of Irish nationality and has resided on this side of the ocean since 1873. Prior to embarking in business on his own account he was for years favorably identified in a subordinate position with the company whose goods he now disposes of in such large quantities.

GREENEBAUM & BERNSTEIN, Dealers in Boots, Shoes and Rubbers, No. 653 West Market Street.—There is no city where may be found more boot and shoe stores than this city, and among them there are none enjoying a higher reputation than that of Messrs. Greenebaum & Bernstein, successors to L. Grauman. The foundation of the business dates from 1872, when it was established by Mr. Grauman, and five years later came under the control of the present firm, who are both experienced business men of ability, Mr. Bernstein having been employed in the store for some time, and Mr. Greenebaum was formerly with O. T. Deering. The location occupied is very desirable and the store is admirably arranged, complete and perfect in its appointments, and fully stocked with the finest goods made by the best known manufacturers in the country. Everything needed will be found here in all the new styles in fine and medium grades. Messrs. Greenebaum & Bernstein pride themselves upon the high standard of their stock, and as they have rare bargains to offer business is active and brisk.

The copartners are both young men, enterprising, upright, fair and honorable in their dealings. Mr. Greenebaum is a native of this city and a well known Freemason. Mr. Bernstein is from Alabama. He has been in Louisville for some years, and is a member of several societies. They also handle Seitz, Schwab & Co.'s (of Chicago) gents' fine shoes made especially for their city trade.

GEO. FULTZ & CO., Wholesale Dealers in Whiskies, Wines, Brandies, Gins, Etc., No. 238 Second Street.—This city is one of the most important headquarters for the sale of fine old whiskies and wines and liquors generally in the state of Kentucky. The business is well represented and carried on by men of enterprise and capital, among whom none are better known than Mr. Geo. Fultz, the head and active copartner of the firm of Geo. Fultz & Co. The foundation of the business dates from 1882, when it was established by F. Curron & Co. on First Street, and two years ago removed to the premises now occupied. In 1889 the present firm succeeded to the business, and have since increased the facilities and very materially extended the trade, which is widely diffused throughout all the surrounding sections. The building occupied has four floors, and in dimensions is 25x100 feet. It is admirably equipped for storage purposes and preservation of the choice, valuable stock. The house handles and deals at wholesale in all the finest and best Bourbon, Pennsylvania, and Maryland whiskies, making a specialty of the "Blue Ribbon" hand made sour mash whiskey, which for purity and general excellence is not surpassed by any other brand in the country. The choicest foreign wines, brandies, gins, rums, etc., are also dealt in, and a heavy stock of a superior class of goods is always carried. Mr. Fultz is a gentleman in middle life and is a native of this city, and well and favorably known in commercial and financial circles. His reputation is unquestioned, and those forming business relations with the house will find that they will obtain advantages difficult to be secured elsewhere.

KILLGORE & STILZ, Manufacturers of Spring Wagons, Etc., Nos. 217 to 225 First Street.—One of the most successful and reliable concerns in Louisville engaged in the manufacture of platform, elliptic, and side spring wagons is that of Messrs. Killgore and Stilz. This business was established in 1873 by Messrs. R. M. Killgore and J. D. Stilz, both of whom are expert wagon builders, fully conversant with every detail of this important industry. They occupy a substantial four-story brick building 35x120 feet in area, and employ constantly twenty-five skilled workmen, and their trade extends throughout Kentucky, Indiana, Tennessee, the south and southwest. The firm make a specialty of building platform, elliptic and side spring wagons, also hose reels, hook and ladder trucks. They use only the soundest and best seasoned woods, steel, iron, and other materials, and turn out wagons that are unrivalled for strength, durability, and workmanship. Messrs. Killgore & Stilz built all the city police patrol wagons, which have given complete satisfaction to the authorities. Mr. Killgore is a Kentuckian, while Mr. Stilz was born in Indiana. They are honorable business men, liberal in all transactions and popular members of the Knights of Honor.

HENRY H. McDUGALL, Expert Accountant, No. 228 Fifth Street.—Among the leading representatives of this profession in Louisville none stands higher in the estimation of those who have availed themselves of his services than Mr. Henry H. McDougall. Mr. McDougall is a native of this city, and since his early youth has been intimately associated with this class of work, having had long experience in banks, manufacturing and mercantile establishments. In 1884 he founded his present enterprise, and soon acquired a large and influential patronage. Two expert assistants are employed, and commissions entrusted to this gentleman are promptly and carefully executed. He is prepared to do all kinds of accounting, as adjusting books and accounts out of balance, opening and closing firm and partnership books, examining banks, insurance companies and corporations, and any other work where the services of a skilled accountant are required. All such work is promptly and satisfactorily done, and at fair and reasonable fees. Mr. McDougall's ability and high standing in his profession are vouched for by such leading financial concerns as Messrs. B. F. Avery & Sons, the Kentucky National Bank, the Bank of Kentucky, the Louisville City National Bank, etc. He is a member of the Commercial Club, and is held in high esteem by the entire business community.

BEECHER & CLARK, Engravers, Corner Fourth and Jefferson Streets.—The engraver's art dates its origin so far back that human knowledge at this remote age cannot accurately place it, but within comparatively recent years it has improved wonderfully, and has kept pace with the advancement of art in other directions. A popular engraving establishment in the Falls City is that conducted by Messrs. Beecher & Clark, whose laboratory is centrally and eligibly located at the southeast corner of Fourth and Jefferson Streets. Mr. C. E. Beecher engaged in this business on his own account, after years of rudimentary and practical experience, in 1885, and has since deservedly acquired quite a large and lucrative local patronage. The 1st of March Mr. A. H. Clark was admitted to partnership. The premises occupied comprise the second floor front of the building at the address indicated, replete with all facilities for the successful prosecution of the business. Their work covers all branches of the art, their specialty being fine watch, badge, medal and society emblem engraving, which is executed almost exclusively to order for the jewelry trade. Their time is fully occupied, and their workroom always presents a scene of industry and activity, while their patrons are found throughout all parts of the city and vicinity, and their number is rapidly increasing. Mr. Beecher is a native of Louisville, where he has a host of friends, and in art circles is looked up to with that respect to which his talent as a skilled exponent of the engraver's art entitles him. Mr. Clark is a native of Louisville, and was for some years with Geo. Wolf & Co., and is also an honorable and respected citizen and a thorough, practical workman. He is a prominent member of the Commercial Club, and the orders of Knights of Honor and Chosen Friends.

JOSEPH KERN, Dealer in Diamonds, Watches, Jewelry, Silver Ware, Etc., Eye Glasses and Spectacles. No. 260 East Market Street.—Few establishments on this lively thoroughfare attract more attention than the absolutely reliable and well ordered jewelry store of Joseph Kern. It is an admirably conducted and popular house, which was founded in 1871 by the present proprietor, and from the start he has steadily won his way into public favor. The store, which is 20x65 feet in size, is neatly fitted up with walnut fixtures, plate glass show windows, cases, etc., and tastefully arranged, while two skilled assistants are in constant attendance. An exceedingly fine assortment is always kept on hand, embracing gold and silver watches, superb diamonds and other precious stones, clocks in unique designs, jewelry of every description, including the leading novelties in great variety, silverware, gold pens, gold headed canes, eyeglasses, spectacles, optical goods, etc. Watches, clocks, and jewelry are repaired here in the most reliable and skilful manner, all the work executed under the direction of Mr. William Miller (late of Miller Bros.), and being guaranteed to render satisfaction in every instance to the patron. Mrs. Joseph Kern is a regular optician, being a college graduate under Dr. Charles Bucklin of New York and Dr. King of Cleveland, and a thorough master of her art in all its branches. She is a native of Germany, but during her residence in this city for the past twenty-one years she has won the esteem of all who know her.

FLEISCHMANN & CO., Manufacturers of Compressed Yeast, No. 522 Second Street.—The compressed yeast of Messrs. Fleischmann & Co. has a world wide reputation, and is pronounced the best, most reliable, and unrivalled preparation for use in the making of delicious, wholesome bread, rolls, cakes, etc., ever brought to the notice of the public. It is the purest preparation ever manufactured for the purpose it is designed, and as a consequence the demand is steady, active, and continually growing in magnitude. The agent for this celebrated yeast in this city is Mr. James F. McConnell, whose office is at No. 522 Second Street. He has had quite an extended experience handling the "Fleischmann's Compressed" yeast, and prior to coming to Louisville in 1882 was connected with Fleischmann & Co. in Cincinnati. He is doing a flourishing business, employing five delivery wagons which visit all parts of the city and suburbs daily. Mr. McConnell is a native of the state of New York. He is well known and popular in this community, and as a business man and citizen enjoys a wide reputation.

W. M. HOEPPNER, Dealer in Feed and Grain, Corner Nineteenth Street and Broadway.—A recently established and popular concern in this city is that of Mr. W. M. Hoepfner, dealer in feed, grain, coal, etc. Mr. Hoepfner is a native of this city, a young man of sound business judgment and valuable experience, coupled with a thorough knowledge of the requirements of the public in this direction. He established his house in the beginning of 1891, and from the start, by his genial manner and liberal methods of dealing, secured a large and remunerative patronage. He has at all times in stock a full and comprehensive assortment of everything in the lines indicated, including the finest brands of family flour, hay, straw, oats, meal, feed, middlings, shorts, bran, etc., in large quantities from the best mills and other producing sources in the country. He also handles the finest grades of anthracite and bituminous coal, and the lowest prices prevail and satisfaction in every case is guaranteed. Patrons of this reliable house always feel assured that they in every case obtain full weight and the best quality for their money, and the popularity of the establishment is such as will soon place it in the front rank of the trade. Mr. Hoepfner is an active, energetic, and live business man, with whom it will always be found pleasant to have dealings. He is a well known member of the Knights of Honor and other organizations.

GORDON & GUYON, Millers, No. 1401 West Broadway.—Prominent among the leading industrial concerns is that of Messrs. Gordon & Guyon, millers. The house was founded in 1880 by Messrs. Gordon & Son, who have obtained a widespread and enviable reputation. In 1886 Messrs. R. A. Gordon and W. L. Guyon formed the present copartnership, and have carried on the business with the same degree of success. The premises utilized for milling and warehousing purposes comprise a substantial three story brick building, well equipped with machinery and appliances. The output is principally that of meal and is very large. The other leading specialties are the production of A1 superior graham flour, bolted meal, feed meal, etc., and these are in great demand. In the well appointed warehouse, with its large storage capacity, is a heavy stock of the finest brands of roller flour, made to order, to meet the special requirements of the trade. Among these we may mention "Our Choice," "Patoka Lily," "Purity," "Triumph," and other equally well known and much-sought-for brands. The business is very large, the mills alone having a capacity of four hundred bushels per day. Mr. Gordon has been connected with the milling industry since his boyhood, and personally superintends the mechanical department of the establishment. Mr. Guyon was for many years in the general mercantile line, and was also an agriculturist of repute before engaging in his present business. They are honorable, enterprising and liberal gentlemen, and command the confidence and esteem of their numerous patrons. Mr. Gordon is a native of Madison, Ind.

W. A. KLIESSENDORFF, Real Estate and Collecting Agent, Corner Fourth and Green Streets.—Mr. W. A. Kliesendorff, the well known real estate and collecting agent, is a native of this city and has always resided here, consequently is well posted as to the locations of all the desirable properties within its limits and environs, and his judgment as to present and prospective values is of great importance. He is a gentleman in middle life, and has been established in business since 1867, and developed first-class connections. Mr. Kliesendorff attends to all orders for the purchase, sale or exchange of houses, building lots, business blocks, farms, etc., manages estates, pays taxes for non-residents, secures responsible tenants, collects rentals, and is fully competent to advise owners as to the best modes of developing their properties in the most economical manner. He is a gentleman of unquestioned reputation, moderate in his charges, and well prepared to carry through successfully all orders that may be placed in his hands. He is interested in several corporations, and fosters and promotes every enterprise that is for the benefit and welfare of this community. He has been a member of the Board of Trade for many years, and actively identified with many of the most important standing committees of that corporation. He belongs to the Commercial Club and several other clubs in this city, and is held in high esteem both in social and business circles.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

J. N. PFEIFFER & CO., Hatters and Merchant Tailors, Corner Seventh and Market Streets.—The business establishment of Messrs. J. N. Pfeiffer & Co. has always received a liberal patronage from an appreciative public. It was first opened in 1870 by Mr. Rosenfield, who was succeeded thirteen years later by Mr. Pfeiffer and continued by him until 1886, when he was joined by Mr. Philip C. Klapper. They are both experienced business men of ability, keep pace with the times, and are always among the first to introduce the new styles as soon as brought out. They are scientific cutters and possess excellent taste and judgment, and never fail to



please. The store is spacious, having an area of 20x100 feet, and in its appointments is complete. The assortment of fine hats is large and varied, and the stock of elegant suitings, woollens, trousseings, overcoatings, vestings, etc., has been selected with care and embraces the latest fabrics of both European and American production. The firm obtain their goods direct from the leading importers and manufacturers, and can name prices that the most economically inclined cannot object to. Business is active, brisk and steadily increasing. They are both gentlemen in the prime of life and very popular in this community. Mr. Pfeiffer is a native of Louisville, while Mr. Klapper is from Germany and has been here for more than a quarter of a century. Mr. Pfeiffer is a well known member of the Masonic Order.

LOUISVILLE PLANING MILL, J. N. Struck & Bro., Proprietors, Corner Garden and Chestnut Streets.—The Louisville Planing Mill, is an old established business, dating back to 1865, when it was inaugurated by Mr. Jacob Walter. In 1868 Mr. N. Struck, father of the present proprietors, became associated with Mr. Walter, the firm name being Walter & Struck. He subsequently carried on the business alone until the date of his death in 1881, when he was succeeded by his sons, Messrs. J. N. Struck and Alfred N. Struck, the present firm name being then assumed. The house is a leader in the trade, and it has always maintained its prominent position. The planing mill is a substantial three-story brick structure, 100x100 feet in dimensions, well and completely equipped throughout with the finest wood working machinery, tools and appliances, planers, saws, mitring machines, etc., the motor power being supplied by a 140 horse-power steam engine of modern and latest improved pattern. There are several yards of very large storage capacity, besides piling sheds and dry kilns, etc. In the receiving and shipping of lumber and their manufactured material the firm enjoy unusual facilities, their yards and mill being connected by switches with all railroads entering the city. From one hundred to one hundred and fifty hands are employed. The firm manufacture and deal in planed and rough lumber, flooring, ceiling, siding, mouldings, sash, doors, blinds, bevels, balustrades, shingles, lath, fence posts, pickets, and give attention to turning of all descriptions, and their work is unrivalled for uniform excellence. Mr. J. N. Struck, in addition to his lumber interests, is a large contractor and builder, and has erected and superintended some of the most beautiful mansions, and also extensive and substantial business and public buildings. He has made a specialty of distilleries and warehouses, such as the Phoenix Warehouse and others of equal importance. He has also built the Daniel Quilp Auditorium, and is at present engaged in the erection of the

Kentucky National Bank Building, the Courier-Journal Job Printing House, the Lewis Block, the Louisville Power and Electric Company's Building, Finzer Brothers' Tobacco Warehouse, etc. He is a director of the German National Bank, and is ably seconded in all his enterprises by his brother and partner. They are both members of the Builders' and Traders' Exchange, and of the Commercial Club.

J. & H. KUPPER, Groceries, Meat, Feed, Vegetables, Etc., Corner Fifteenth Street and Broadway.—One of the oldest and most substantial retail grocery establishments in Louisville is that of J. and H. Kupper, located at the northeast corner Fifteenth Street and Broadway. This enterprising and successful house was founded in 1875 by J. and H. Kupper. A liberal and influential patronage is enjoyed, and under the present efficient and liberal management the trade has steadily increased in volume and value. The well arranged and attractive store which they occupy and own is a three-story and basement building, 55x200 feet in dimensions, provided with all necessary facilities for the storage, exhibition, and satisfactory handling of goods, and contains at all times a large and varied stock of staple and fancy groceries, embracing teas, coffees, sugars, flour, provisions, canned fruits and vegetables, both foreign and domestic, spices, sauces, jellies, and table delicacies, also feed, meats, etc., of every description. The selections are made by these gentlemen with the judgment of long experience, and purchased from such sources as furnish a practical guarantee of their purity and wholesomeness. Orders are promptly and acceptably filled and delivered free of charge to any part of the city. Courteous and competent clerks are always in attendance, and patrons have their wants supplied without delay, and at prices that are just and moderate. J. and H. Kupper are gentlemen of wealth; they also own the building on the opposite corner, in which a saloon and barber shop is conducted. They are young men, natives of Germany, and have been in this city twenty-two years. They are members of the German Home Saving Fund Company, Mr. Henry Kupper being one of the directors of this company. Their business is eminently reliable, and they are progressive and responsible gentlemen, who have the confidence and esteem of all with whom they are acquainted.

G. M. ALLISON & CO., Typewriters, Etc., No. 448 West Main Street.—In 1886 the Standard Typewriter Co. was formed, and purchased the business of manufacturing the "Remington" from the firm of that name, whose works were at Ilion, N. Y., where was made the first typewriter ever placed on the market for sale. An office for the sale of these machines was opened in Louisville in 1883 by Mr. Stanley B. Huber, who in 1884 took into partnership Mr. G. M. Allison, the firm name being Huber & Allison. In January, 1891, by the withdrawal of Mr. Huber from the firm Mr. Allison was left in sole control of the business which he continues under the name of G. M. Allison & Co. Possessed of a thoroughly practical acquaintance with the mechanism, action, and superior merits of the "Remington," Mr. Allison has been most successful in placing his machines in his territory, which includes all Kentucky and Tennessee, and part of Indiana. He occupies a four-story building 25x120 feet in dimensions, centrally located at No. 448 West Main Street, and has every convenience and facility for the display and inspection of his wares. The salesrooms and offices are located on the ground floor. He keeps in stock a full line of machines, in all styles of type, adapted to every purpose; also full lines of the best supplies, such as ribbons, carbon paper, linen paper, copy holders and sundries. The Remington Standard Typewriter is the best and fastest writing machine made. It has the most compact and conveniently arranged keyboard, and the lightest finger action; its operation is learned in less time, and greater speed can be attained with less practice, than with any other machine. It is needed in every office and business house; its work is so regular, legible and handsome, as to render it an absolute necessity, and it saves both time, worry and money. It is the cheapest and best machine in the market, and entire satisfaction is guaranteed. If not found satisfactory after thirty days' use, cash purchasers can return the machines, and the money will be refunded in full. The firm also carry full lines of the leading makes in bicycles, tricycles, such as the Columbia, and full supplies. The patronage in all lines is very large, and a visit to the establishment is full of interest. Mr. Allison is an active and enterprising business man, and has achieved great success by fully deserving it.

ROSS & CO., Produce Commission Merchants, Nos. 132 and 134 Fourth Street.—The foundation of this business dates from 1887, when it was established by John E. Clements and Mr. W. H. Ross, who continued until the death of senior member of the firm, when Mr. Ross took his son, Mr. W. M. Ross, into partnership, and has since conducted operations under the present name. They have been active during the past two years, and now control a first-class trade. Messrs. Ross handle all kinds of country produce, butter, eggs, poultry and game, and also hides, skins, furs, pelts, and give special attention to disposing of horses, mules, beef, cattle, cows, calves, sheep, etc., and no house in Louisville is better prepared to find a market for consignments. The building occupied is a three story structure of brick, has a front of 30 with a depth of 125 feet. Mr. W. H. Ross, the head of the house, is a native of Indiana. For many years he was a steamboat master and pilot on the Ohio and Mississippi rivers, and is one of the best known men in this section. His son and copartner, Mr. Wm. M. Ross, is also an Indian by birth. He is a thorough young business man and very popular with all conducting transactions through the house, and all business is conducted upon upright, straightforward, sound business principles.

NOCK & SNYDER, Wholesale and Retail Druggists, Corner of Market and Second Streets.—One of the old landmarks in Louisville is the drug establishment of Messrs. Nock & Snyder. The business dates as far back as 1831, when it was established by Mr. William Nock and continued by him until 1866, when he took his son, Mr. G. D. Nock, into partnership, and as Wm. Nock & Son operations were conducted for a period of fifteen years since when it has been carried on by Mr. G. D. Nock and Mr. R. J. Snyder. This old house has always maintained a high reputation for pure, fresh drugs, and still continues to enjoy public confidence. They carry an immense stock of goods, embracing drugs, chemicals, patent medicines and all the various standard pharmaceuticals, druggists' supplies, mineral waters, etc., toilet and fancy articles, perfumery, surgical appliances, etc., also fine pure old whiskies of unrivalled excellence. The prescription department is capably supervised and medicines are prepared at all hours. The copartners are both young men, graduates of the State Board of Pharmacy, and have been identified with the business many years. Mr. Nock is a native of this city and Mr. Snyder of the state. Business is active and brisk, and about the premises there is always a scene of busy activity. The building occupied is a three story structure, and has dimensions of 30x100 feet, affording ample accommodations for the storage of the extensive stock to meet the requirements of the widespread trade.

H. WILLE, Dealer in Feed, Flour, Lime and Cement, No. 535 Market Street.—Among the leading and best known establishments devoted to the handling and sale of flour, feed and kindred cereal products in Louisville can be named the well-ordered and reliable concern of Mr. H. Wille, where customers are always assured of getting an excellent article and square dealing. This thriving and prosperous house was established in 1856 by the present proprietor on Preston and Gray Streets, and after at No. 452 East Market Street, and removed to the present commodious quarters in 1890. The house from the inception of the enterprise has been conducted with unbroken success. The premises comprise a three story building with elevator, and a heavy and first-class stock is constantly carried on hand, embracing the best brands of family flour, corn, oats, bran, mill feed, hay and straw. A large business is also done in lime and cement. Four efficient assistants are employed and two delivery wagons are in steady service supplying customers, and altogether a large and flourishing trade is done. Mr. Wille is a middle aged man and a native of Germany, but has resided in the United States nearly all his life. He is interested in other corporations, and is well known as a reliable man in business circles.

H. I. CHAMBERS, Livery, Sales and Training Stable, Nos. 539, 541, and 543 Third Avenue.—This enterprise was founded in March, 1890, by The H. I. Chambers Company, whose paid up capital was \$10,000, and to whom the present proprietor succeeded on December 15, 1890. The premises occupied

comprise a four-story brick building, 90x200 feet in dimensions, specially constructed to meet the requirements of the business. The stables are well lighted, drained and ventilated, and contain seventy-five single and double stalls. There is splendid accommodation for sixty boarders, and every care and attention is given to the animals entrusted to Mr. Chambers, an efficient force of trained grooms and stablemen being always on hand for that purpose. In the livery department is kept a splendid stock of animals for hire, for the use of ladies or gentlemen, for business or pleasure purposes, including some of the finest roadsters and saddlehorses in this section of the state. A large assortment of vehicles of every description and for all purposes is also kept on hand, including elegant hacks, coupés, landaus, buggies, wagonettes, broughams, etc. and the stables are open at all hours of the day and night. Mr. Chambers is one of the best-known horsemen in Louisville and is the owner of some of the finest animals, whose reputation is national. Among them may be mentioned the stallion "Henry Sherman" (time, 2:30), valued at \$1500; "Pancake," also a stallion with a 2:30 record, valued at \$3000; the bay mare "Minnie Muddled," \$1500, and others equally famous. He has always on hand a choice assortment of animals for sale, and his stables are leading headquarters for lovers of and dealers in horseflesh. Mr. Chambers has earned an enviable reputation for the strict honesty and integrity of his dealings and as a man whose word is as good as his bond. He is a native of Louisville, and is a responsible, reliable, and pleasant gentleman with whom to establish business relations.

CONRAD SCHILDGER, Pharmacist, Southwest Corner Sixteenth and Walnut Streets.—There is probably no member of the pharmaceutical profession in our city having a better qualification for the preparation and dispensing of medicines than Mr. Conrad Schildger. This business was first established in 1871 by Mr. R. B. Melcher, who was succeeded in 1879 by Mr. Schildger. He is a native of Germany, came to Louisville in 1864, is a member of the Louisville College Pharmacy and a member of the State Board of Pharmacy. The store, which is one of the largest and finest in this section of the city, is 22x60 feet in dimensions, and is made attractive by handsome ornamental cases and counters, the interior arrangements and fittings harmoniously blending, while the stock of drugs and medicines is of the highest standard character, embracing everything belonging to the business, toilet articles, and all the various pharmaceutical preparations. Mr. Schildger always has on hand a full supply of cigars and tobaccos. He is an active member of the I. O. O. F., Knights of Honor and the Knights and Ladies of Honor.

LOUISVILLE BROOM WORKS, Nos. 127 and 129 Bullitt Street.—Among the many manufacturing industries to which the Falls City can point with well-deserved pride that of broom making is most prominent. The most enterprising concern at present engaged in this industry is that known as the Louisville Broom Works, of which Messrs. Myer, Bridges & Co. are the progressive proprietors. These works were opened in 1886 by the present firm, consisting of Messrs. F. F. Myer, Henry Bridges, and Vernon Wolfe, and have meritoriously enjoyed a continuously prosperous career to date. The premises occupied comprise an eligible three-story and basement brick structure, 60x100 feet in dimensions, replete with all the latest improved machinery, motive power being provided by a gas engine, the building equipped with elevator and otherwise admirably appointed for the expeditious prosecution of the business. Some twenty-five expert hands are constantly employed, and the output capacity averages no less than fifty to seventy-five dozen brooms and whisks per day. This house make a specialty of dealing in broom makers' supplies, and are the only firm in Louisville engaged in this business. They buy their corn stock from growers, purchasing their supplies of handles direct from factories, and they command a trade which is broadly distributed throughout Kentucky, Indiana, Tennessee, Georgia, Mississippi, Alabama and the south generally. With the exception of Mr. Myer, who hails from Virginia, the members of this enterprising firm are natives of Louisville. They are members of the Commercial Club, and take an active part in the proceedings of that well known organization, and enjoy the undivided respect and esteem of both mercantile and social circles.

ALMSTEDT BROTHERS, Stock and Bond Brokers, No. 510 West Main Street.—Among the leading firms in this particular line due prominence should be given to that of Messrs. Almsedt Brothers. It was founded in 1884 by Mr. William E. Almsedt, who later took in as a partner his brother, Mr. F. H. Almsedt, the firm name becoming Almsedt Brothers. In March, 1890, by the death of the senior partner, Mr. F. W. Almsedt became sole proprietor, and has since carried on the business alone, and with the same success as has marked the career of the house since its inception. Mr. Almsedt transacts a general commission business in the purchase and sale, for cash or on margin, of all stocks, bonds, and miscellaneous securities on either the New York or Louisville market, dealing also in them on his personal account. He handles United States, Louisville city, railroad, street railway and miscellaneous bonds, trust company, insurance company, and miscellaneous stock, also bank stock and county bonds. He has established reliable connections with the leading houses on the continent, and has earned an excellent reputation. His facilities for obtaining the latest reliable information as to the course of the market in his special lines, are of the most perfect kind, he thus being fully qualified to fill orders for country capitalists, or city operators and investors, either for investment or speculative purposes, and full quotations are continuously received for the benefit of patrons. Mr. Almsedt is a shrewd, energetic business man and of the highest standing in financial and social circles. He is a member of the Commercial Club.

A. SCHNEIDER, Dealer in Hay, Grain and Mill Feed, Etc., Corner Twenty-sixth and Market Streets.—A prominent and responsible house in this line of business is that of Mr. A. Schneider, dealer in hay, grain and mill feed, honey and bees. It was founded in 1870 by Messrs. Schneider & Weilage. Two years later the present proprietor bought out his partner's interest, and has since carried on the business alone with unvarying success, and a substantial trade has been built up, which has steadily increased and developed. The premises utilized comprise a two story brick building, well adapted for the purposes of the business. It is provided with every facility, including an elevator for the prompt handling of the heavy stock. Baled hay and straw, grain, oats, bran, mill feed, shorts, middlings, malt sprouts, etc., are always here to be had at lowest market prices, as well as the finest brands of flour from the best mills in the country. Mr. Schneider is largely interested in a large flour mill. He also has for sale purest honey from the comb, or with it, hives of bees, which he disposes of at prices that cannot be duplicated. Three assistants are employed, and two delivery wagons are in constant service. The trade is wholesale and retail and very extensive. Mr. Schneider was born in Alsace (Germany), and has lived in this country since 1865. He is a man in the active prime of life, upright in his dealings, energetic in his undertakings, and is highly esteemed in all circles. He is a member of the Masonic Order, also of the Knights of Honor, and is prominently identified with several leading church societies.

HAIGHT & CO., Gold and Silver Platers, Etc., No. 535 West Market Street.—In the gold, silver, nickel, and brass plating trade Messrs. Haight & Co. have for years maintained a most enviable reputation for high class work and reliable business methods. Mr. Haight is a native of New York, has resided in this city for twenty-two years, and has had a wide range of practical experience in this trade. He established his enterprise in 1872, and has since developed a large and lucrative local and southern trade. He occupies business premises in a commodious three-story and basement building, 20x300 feet in dimensions, with well appointed factory in rear, admirably fitted throughout with electrical baths and other appliances required for electro and case plating, gilding, burnishing, finishing, and the manufacture of brass castings. Employment is furnished to a force of from sixteen to eighteen skilled and experienced workmen. All kinds of work pertaining to this line of trade, such as the plating, repairing, and manufacturing of door plates, railroad, steamboat and carriage trimmings, house, store, office and bank work, etc., is executed in first-class style, a specialty being made of brass castings to order. Every kind of gilding, plating, electroplating and burnishing, for use and ornament in gold, silver, brass, and nickel; also electro-bronzing, oxydizing copper, etc., are effected

at reasonable prices, all work being guaranteed. Personally Mr. Haight is a thoroughly reliable and practical exponent of his craft, and a prominent member of the Commercial Club.

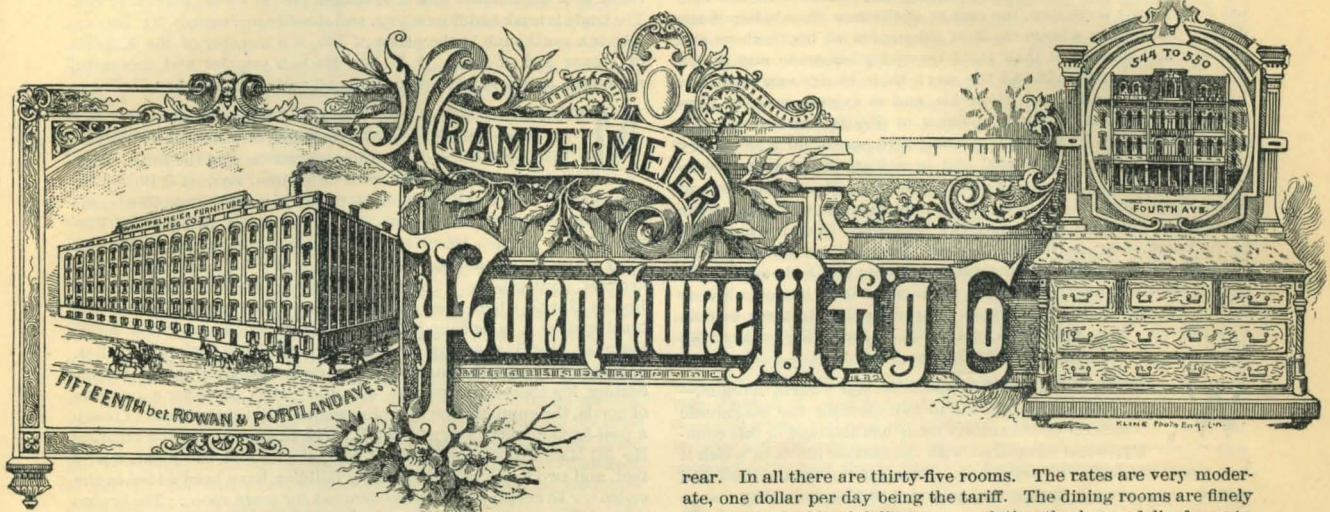
WM. ELKINGTON, Pension Agent, Nos. 666 West Jefferson Street.—Probably no country in the world has evinced so much grateful care for her disabled soldiers and sailors as the United States, as is shown by the ample provision made and sustained by Congress for their benefit. Prominent among those in Louisville who attend to the necessary and important business of pressing the claims of veterans before the authorities of the Pension Office, no one is more worthy of special mention than Mr. William Elkington (successor to the late Colonel Carr), whose headquarters are located at No. 666 West Jefferson Street. He has had a wide experience in the presentation of cases of this class, and has time and again proved his ability and skill by the great success which has uniformly attended his practice. He is thoroughly versed in all the many details which form the constituent part of the business of securing prompt attention to the rightful demands of these faithful servants of their country, and enjoys a high and wide reputation for his promptness, exhaustive knowledge, perfect reliability and skill in every branch of this profession. Mr. Elkington is a native of New York state, and has resided in Louisville for the past twenty years. He is most favorably known at the Departments in Washington, and is, in short, a very active business man, respected alike for capacity and managerial expertness, as well as for unquestioned integrity and probity.

S. KONZ, Bell Hanging, Gun and Locksmithing, No. 929 West Jefferson Street.—Unquestionably the best known and most reliable bell, lock and gunsmith in this city is the gentleman named above. Mr. Konz is a native of Germany, but for more than forty years has resided in this city, and since 1858 established in business and secured a good, substantial patronage and acquired a wide reputation as a skilled, practical workman. The store is 20x24 feet in area, and the workshop 16x25 feet. Mr. Konz is well equipped with all the appliances necessary, and executes all kinds of work in the best and most substantial manner. He makes and repairs locks, puts in bells and annunciators, cleans and repairs guns, rifles, pistols, sewing and washing machines, wringers, printing presses, and wood working and all kinds of light machinery. He is very moderate in his charges, and always attends to and fills orders without delay. He also gives attention to light blacksmithing, and is an ingenious workman of rare skill and ability. He is a veteran of the war, having served in the 9th Kentucky Cavalry. He belongs to the G. A. R., and as a useful business man and citizen sustains a high reputation in this community.

H. C. EWALD & CO., Wholesale and Retail Dealers in and Manufacturers of Saddles and Harness, No. 714 West Jefferson Street.—There is nothing that contributes more directly to the metropolitan character of a city than the establishment of reliable custom or order houses, thereby augmenting the facilities of supply and inducing trade to a given centre. As a source of supply for saddlery, harness, horse furnishings, turf goods, etc., this city has long occupied a conspicuous position, and among the more recent acquisitions to this department of industrial activity is the establishment above mentioned. Mr. Ewald primarily engaged in this business on his own account in 1889, prior to that period having been for ten years favorably identified with the well known saddlery house of Messrs. Dunlap Brothers on Main Street. The premises occupied comprise ground floor and basement, 18x100 feet in dimensions, with spacious 18x50 foot factory in the rear. Mr. Ewald, while manufacturing and dealing both at wholesale and retail in every description of horse furnishing goods, from a saddle to a surcingle, makes a prominent specialty of fine carriage, coupé and track harness, and of the production of buggy cushions for jobbing trade only, in which line he controls a widespread Boston, New York, St. Louis, Chicago and western trade. He is a native of Indiana, but has made this city his home since boyhood. Personally he is held in the highest estimation by all classes of citizens, and he justly merits the large measure of success that has attended his well-directed efforts. Mr. Ewald is a prominent member of the Commercial Club.

WRAMPELMEIER FURNITURE MANUFACTURING COMPANY, Nos. 544 to 550 Fourth Avenue.—This industry was founded by Mr. J. H. Wrampelmeier in 1852, and the present style was adopted in 1882, when Mr. F. W. Vogt was admitted, and the concern has since continued a remarkably prosperous career. It has a large paid up capital, and a magnificent plant, and is doing an annual business of some \$250,000. The factory is centrally located on Fifteenth Street, and comprises two immense buildings of modern construction; they are five stories in height, and respectively 60x195 feet and 60x135 feet in dimensions. Here is the model establishment of its kind, one that has the latest improved

their wants. About 1880 Mr. John Trebing succeeded to the proprietorship of this popular hostelry, and more than maintained its well deserved reputation for comfort and well doing. He died in 1890, and his son, Mr. John Trebing, the present proprietor, succeeded. In his hands the house has still further advanced on the plan of popularity, for it has the advantage of being situated in the centre of the city, is newly furnished throughout, and its rooms are specially well lighted and ventilated. Street cars pass the door to and from all depots in the city. The house, which stands out prominently on the line of the street, is a fine four story building, 35 feet front on West Market Street, by 125 feet deep, with a four story structure to the



woodworking tools, two of the finest dry houses in existence, engine house, etc. Upwards of 150 hands are employed in the various departments, and the immense concern is thoroughly organized. A staff of designers are kept busy originating new and highly artistic styles of furniture, and on looking through the company's remarkably handsome illustrated catalogue we cannot but feel that this is the place for the trade who want the most attractive novelties in highly finished cabinet furniture for the chamber, library, dining-room, etc., to place their orders. The principal woods used are oak, century, cherry, walnut, mahogany, birdseye maple. The company's sideboards, with their beautiful new designs, elaborately carved decorations and superb finish, are the finest goods in this line ever offered the trade. They all have French bevelled plate mirrors, oxidized trimmings, and lined drawers. In bedroom sets their work is also nationally famous, and is recognized as being the most perfect offered to the trade. Bank, office, and store fixtures, church pews and pulpits are also a specialty. The company's sales here in Louisville are of great magnitude, and the most fastidious can there make satisfactory selections. Mr. J. H. Wrampelmeier is a public spirited citizen, and has ever supported all measures calculated to benefit Louisville. He is a stockholder of the Louisville Silvering and Beveling Company, and of which Mr. F. W. Vogt is president, and is also a stockholder of the Third National Bank, at one time being its president, and he and his associates have won a great and a lasting success in this great staple branch of trade.

WOLFF'S HOTEL, Nos. 620 and 622 West Market Street.—The hotels of a city are its true reflection. In the matter of accommodation for the travelling public Louisville can offer as good as any city in the south, whether the cuisine, the general air of comfort, or, the best test of all, the luxury of comfortable sleeping accommodation be used as a gauge. One of the most popular in the city is that of Wolff's Hotel, at Nos. 620 and 622 West Market Street, of which John Trebing, is the courteous and painstaking proprietor. The house was established many years ago by Mr. Jos. Wolff, whose name it has since retained, and by which it has been agreeably known to a generation of guests, all of whom have a remembrance of a warm welcome, and careful attention to

rear. In all there are thirty-five rooms. The rates are very moderate, one dollar per day being the tariff. The dining rooms are finely fitted and capable of fully accommodating the house full of guests, while, the most important feature of all, the food is of the best quality, served in an appetizing manner by neat attendants, who carry out to the letter the rigid law of the establishment as to the courteous treatment of every guest within the hospitable walls of Wolff's Hotel. In connection with the hotel are fine sample and billiard rooms, so that no creature comfort is missing from the list. The liquors and cigars are of the best quality, and the genial proprietor seeks to make the comfort of his guests the first consideration. Mr. Trebing is a native of Louisville, a member of the Knights of Honor and of the Freemasons, and has a reputation for geniality and sociability that goes a great way in the management of a hotel. Visitors who try "Wolff's" remember it again.

HENRY KOCH, Real Estate, Etc., Corner Fourth and Jefferson Streets.—There is no financial interest of Louisville that approaches that of real estate in importance, and now, during the depressed values of stocks, bonds, and other securities, choice city and suburban realty is increased demand by capitalists and others seeking safe investments. Among the enterprising and energetic real estate agents and auctioneers who have contributed in no small degree to the development of the market of the Falls City for realty ranks Mr. Henry Koch, whose office is located at room No. 1, Mozart Building, northeast corner of Fourth and Jefferson Streets. This business was established by Mr. Koch in 1886, he bringing a wide range of practical experience to bear upon the subject, coupled with an intimate knowledge of the various residential and business sections of the city. His facilities are unrivalled for securing the prompt purchase and sale of houses and business property, and he has successfully carried out some of the largest transactions in this line. He is always ready to negotiate loans on bond and mortgage, to any amount, and on the most favorable terms. Another very important branch of the business is the management of estates, the securing of reliable tenants and the collection of rents, in which Mr. Koch has attained a high reputation. He is of German nationality, and has been a respected resident of Louisville since 1847. Mr. Koch is a popular member of the Chamber of Commerce, where he is highly esteemed for his honorable methods. He is likewise actively affiliated with the orders of Foresters and Knights of Honor.

R OSENBERG, FLEXNER & MENDEL, Wholesale Dealers in Boots, Shoes and Rubbers Nos. 712 and 714 Main Street.—In 1866 Messrs. W. Rosenberg & Co. established the fine business which is now run by the firm of Rosenberg, Flexner & Mendel. At that time the business of dealers in boots, shoes and rubbers, had by no means acquired the importance it has since assumed in this city. Yet, being prompt to meet all demands, and to keep thoroughly in line with the march of improvement, Mr. Rosenberg succeeded in gathering around himself a fine wholesale business, extending its area widely, and also making himself a necessity to the retail trade of the city. Messrs. Flexner & Mendel came into the firm in 1881. Since their advent the business of the firm has enormously increased, the energy of the new firm being of the finest. They carry a large stock of all grades of boots, shoes and rubbers, and furnish all their eight travelling salesmen and fifteen to twenty employees with all the work their hearts can wish for. The business is entirely at wholesale, and is most largely in Kentucky and Indiana, doing a business of \$500,000 annually. The premises occupied by this enterprising firm consist of a four-story building with basement, 30x200 feet in extent, with elevators connecting each floor. Messrs. William Rosenberg, Henry Flexner and Isaac Mendel are natives of Germany, who have long since become thoroughly identified with this city's interests. They are members of the Board of Trade, the Commercial Club, and are public-spirited citizens, ready to devote their time and talents for the benefit of the city of their adoption. In all the relations of their business life, as in that of society, the gentlemen composing this firm are held in high esteem. They rank high in the list of Louisville's successful merchants, and enjoy a large patronage.

W H. SHIELDS, Candies, Etc., No. 345 Fourth Avenue.—It is almost marvellous to contemplate the magnitude which the confectionery trade has attained in this country, when compared with the narrow limits to which it was circumscribed fifty years ago. Probably no business has had a more rapid growth during that period, and this is mainly due to the enterprise and energy of those merchants concerned in the business. A prominent Louisville house engaged in the business is that of Mr. W. H. Shields, located at No. 345 Fourth Avenue. This enterprise was originally established by Mr. J. H. Empson in 1875, who in turn was succeeded by Mr. W. H. Day in 1882, the present proprietor assuming the sole control in 1889. The premises occupied comprise a spacious and commodious ground floor and basement, 22x80 feet in dimensions, conveniently subdivided into sales-room and factory, the former fitted in mahogany finish, illuminated by electric light plant, etc., and the latter equipped with every modern convenience and appliance for the advantageous prosecution of the business. The product of the house embraces caramels, lime juice tablets, chocolate creams, marshmallows, costume mottoes, and a general line of fine confectionery. Purity is the main essential with these goods, and to-day the difficulty to obtain candies and confections devoid of adulteration and deleterious substances is so great that the advantages of dealing with a house whose reputation is so high for making none but the best and purest goods are at once manifest. Special attention is given to mail orders. Mr. Shields, the proprietor of the establishment, is a native of New Albany, Ind., a gentleman held in the highest respect in social and commercial circles, and thoroughly well deserving of the signal success which has attended his well directed efforts.

J K. BROWN & CO., Commission Merchants and Dealers in Oysters, Fish, Fruits, Game and Poultry, Nos. 350 and 352 Second Street.—A prominent and deservedly popular concern devoted to supplying the people of Louisville with the choicest food products is that of Messrs. J. K. Brown & Co., Mr. Brown being the sole proprietor, the "Co." being nominal. He at once established his present business, and soon placed his house in the foremost ranks of the trade, building up a large and influential patronage which each succeeding year has been increased and extended. The premises occupied for the purposes of the business comprise the ground floor and basement of a building having a frontage of 30 by a depth of 125 feet. They are admirably equipped with all modern conveniences and appliances for the satisfactory prosecution of the business, including ample storage and perfectly constructed refrigerators. Three assistants are employed, and two delivery wagons add

to the effectiveness of the service. The house handles heavy consignments of Baltimore oysters, salt and fresh water fish of all kinds, tropical and other fruits, which are received direct from the leading and most reliable sources of supply. The favorable connections established by Mr. Brown enable him to place these products before his patrons at the earliest date, and at prices with which few others can compete. He is open to receive additional consignments, upon which liberal advances will be made, and which his extensive patronage in this city enables him to place without delay and on the most favorable terms, rendering prompt returns for the same. He also conducts a daily market, where can always be obtained the choicest fresh, salt, and smoked meats, sausages, etc., at lowest market prices. The trade is brisk and flourishing, and steadily increasing. Mr. Brown, who is a gentleman in the prime of life, is a member of the Knights of Honor and of the A. O. U. W. He is a popular and successful merchant, and is highly esteemed by all with whom he has dealings.

M YER, BRIDGES & CO., Wood and Willow Ware, Etc., No. 531 West Main Street.—The business of which Messrs. Myer, Bridges & Co. are the representatives and the head, originated in 1869, when Messrs. Middleton, Barrett & Bowen established it. They carried it on till 1881, when the present firm came into being consisting of Messrs. F. F. Myer, Harry Bridges and Vernon Wolfe. In their hands the business has been widely extended. They manufacture and deal in all articles of wood and willow ware, brooms, cordage, etc. They are the proprietors of the Louisville Broom Works, where they employ twenty-five people. In their extensive store is to be found a large stock of wood and willow ware, matches, blacking, wrapping papers, paper bags, twines, brushes, baskets, gunpowder, dynamite, fuse, cedar packing chests, refrigerators, ice chests, toy wagons, etc., the "etc." covering a long line of goods, the enumeration of which would exhaust the stock of many a well-fixed country store to detail. The firm occupies the building No. 531 Main Street, consisting of four stories and basement, 25x190 feet, and two floors in the adjoining building have been added in the endeavor to keep pace with the demand for more room. The broom factory is situated on Bullitt Street. The firm keep four double teams in service, and have seven representatives on the road. The trade connections are wide, embracing Kentucky, Indiana, Tennessee, Alabama, Mississippi and Georgia. The premises are fitted with all the apparatus for the manufacture and the efficient handling of the firm's immense stock, and there are elevators, run by hydraulic power, that connect the various floors. Mr. F. F. Myer, the head of the firm, is a native Virginian. His partners, Messrs. Bridges and Wolfe, are natives of Louisville. All three gentlemen are members of the Board of Trade and the Commercial Club. They stand high in the ranks of the leading merchants of the Falls City, respected and esteemed by business men and social friends alike.

J L. ROCHE, Photo Artist, No. 342 West Market Street.—The progress that has been made within recent years in the art of photography is nothing less than marvellous. The methods, the apparatus, and the manner of posing, all are virtually revolutionized by the march of progress, and modern processes and improvements closely akin to perfection have been since substituted. In no photographic establishment in this city is this more strikingly demonstrated than in the studio of Mr. J. L. Roche, artist photographer, No. 342 West Market Street. Established by him some five years ago, this eminently successful concern has from the first enjoyed a patronage at once large, substantial and discriminating. The high order of work done, the uniform satisfaction rendered to patrons, together with the unmistakable business capacity, energy, and sound judgment that have ever characterized the management of this deservedly popular establishment have been the chief features contributing to the success Mr. Roche deservedly enjoys to-day. All kinds of photographic work is executed, copying, enlarging portraits in oils, pastel, crayon, and India ink, a specialty being made of young children and family groups. The business, already large, is constantly increasing and is very extensive, while the premises occupied, which are favorably situated in the centre of the city's mercantile activity, are spacious, commodious, and finely fitted up. Mr. Roche is a native of Dayton, O., and during his five years' residence in Louisville he has attained to the rank of being one of the foremost exponents of artistic photography in the Falls City.

HARDY BROS., Grocers, Corner Nineteenth and Bank Streets.—Few firms in Louisville are better qualified to serve the interests of the public than Messrs. Hardy Bros. The firm is composed of Messrs. John, William, and Frank Hardy, three young, able, and enterprising men, who founded this concern in 1887, and from the start built up a large and remunerative trade. The premises are provided with all modern conveniences, including elevator, etc. The store is handsomely fitted up and furnished, and is replete with a large, comprehensive, and carefully selected stock. The assortment embraces full lines of fancy and staple groceries, such as fresh crop China, Japan, and Ceylon teas, Mocha, Java, Rio, and Maracaibo coffees, pure spices, ground or whole, flavors, extracts, pickles, sauces, condiments, and all kinds of table luxuries, sugars, sirups, and molasses, the best brands of family flour and prepared cereals, baking powders, bakers' and laundry supplies, etc.; also farm and dairy produce, such as choice butter, cheese, fresh eggs, fruits, vegetables, etc., fresh, salt and smoked meats and fish, canned goods, imported and domestic cigars, smoking and chewing tobaccos, etc. Seven assistants are employed, and the lowest prices prevail, two delivery wagons being in constant service. Messrs. John and William Hardy were born in Tennessee, and Mr. Frank Hardy is a native of this city. They are enterprising young business men, and have gained great success and richly deserve it.

HEINIG, Metal Novelties, No. 228 Eighth Street.—The manufacture of novelties in sheet metal is well represented in Louisville by a number of enterprising concerns which are known far and wide by the extent and quality of their output. Among them the house of Mr. L. Heinig fills a niche. Mr. Heinig manufactures a line of small metal goods, making specialties of enameled, embossed and colored tobacco tags, tobacco caddies and decorated boxes for the tobacco trade. He established his business on a nominal scale in 1882, his entire capital aggregating some \$10, as opposed to a cash capital lying to his credit to-day of upwards of \$35,000. Some idea of his success may be learned from the statement that he owns and occupies his present commodious plant, consisting of an eligible three-story building, 22x110 feet in dimensions, equipped with a twenty-five horse-power steam engine, and all modern machinery calculated to expedite the processes of manufacture, including every description of lithographing on metal. Mr. Heinig gives steady employment to thirty-five skilled operatives, and his works have an output capacity of 12,000,000 of tobacco tags daily, no less than 360,000,000 being sold by him throughout the country during the past year. Many of the various appliances utilized are the outcome of Mr. Heinig's own inventive genius and are duly covered by letters patent. Mr. Heinig is a native of St. Louis, where he learned every detail of this trade, and prior to locating at Louisville was for some time favorably identified with this industry in New York city. He is a type of the self-made man who has risen to prominence by his own exertions, and enjoys the respect and esteem of both social and business circles. He is an active member of the Commercial Club and Order of the Knights of Pythias.

BODINE & SCHOETTLIN, Pharmacists, Corner Fourth and Chestnut Streets.—In any and every community the well appointed pharmacy fills a highly important niche in the sum total of their industries, and it is in such connection we make due reference to the highly popular and well patronized establishment of Messrs. Bodine & Schoettlin, located at the junction of Fourth Avenue and Chestnut Street. This house was established by Mr. J. A. Bodine in 1873, he forming a copartnership with Mr. A. J. Schoettlin some fifteen years later, the present firm style being adopted in 1888. The premises occupied comprise a spacious and commodious store 25x30 feet in dimensions, with well equipped laboratory in rear, both departments being every way admirably adapted for the advantageous prosecution of the business. The stock carried embraces pure, fresh drugs, and chemicals, proprietary and patent medicines of standard reputation, toilet articles, perfumery, druggists' sundries, etc., supplemented by a choice line of imported and domestic tobaccos and cigars. One of the most important features of the business is the prescription department, which in point of accuracy in compounding is a model of its type. The manufacture of fluid extracts, and more especially of the firm's celebrated baking powder known as "Quick Yeast," is another distinguishing characteristic of this popular house. Mr. Bodine is a native of Fairfield,

Kentucky, and a graduate in scientific department of both St. Joseph's College and Notre Dame University. Mr. Schoettlin was born in Cincinnati, and prior to engaging in co-operation with Mr. Bodine was for eighteen years with the well known drug house of C. L. Diehl. He is a graduate and alumnus of the Louisville College of Pharmacy, and member of the State and American Pharmaceutical Associations.

EDWIN THACHER, Bridge Engineer, No. 258 West Main Street.—The profession of a bridge engineer is one of great responsibility, requiring superior ability coupled with long experience. Prominent as a leading bridge, consulting and contracting engineer of Kentucky is Mr. Edwin Thacher, whose office in Louisville is located at No. 258 West Main Street. Mr. Thacher commenced the practice of his profession in this city in 1888. Formerly he was connected with the Louisville Bridge and Iron Company, the Keystone Bridge Company, Pittsburgh, and afterwards engineer for the Decatur Iron Bridge and Construction Company of Decatur, Alabama. He is at present bridge engineer, also consulting and contracting engineer, of the Shiffler Bridge Company of Pittsburgh. Mr. Thacher contracts for and promptly furnishes estimates for all kinds of iron, steel, and combination bridge work, turn tables, also structural iron work for buildings. He also carefully attends to the repairing of old bridges and structures, and his patronage extends throughout all sections of the southern states. Mr. Thacher has during the past two years contracted for, engineered or reconstructed about six miles of bridges, mostly for railroads, though several important highway bridges have been included, and all work has been completed to the entire satisfaction of patrons. Mr. Thacher was born in New York. He is a graduate of the Polytechnic Institute, Troy, N. Y., and is highly esteemed by the community for his scientific ability and sterling integrity. He undertakes the most extensive and difficult work in bridges, etc., and no more reliable and successful engineer can be found in the ranks of the profession.

M. RAMSAY, Plumber, No. 806 West Market Street.—Mr. A. M. Ramsay established business on his own account in 1888. His store is 20x100 feet in area, and he makes a special business of sanitary plumbing, regulating ventilation and arranging drainage and fitting up baths, sinks, closets, etc., and also gives his supervision to gas and steam fitting and placing pipe in buildings and dwellings for the introduction of water, gas, and steam heat, and from twelve to fifteen expert journeymen are constantly employed. Mr. Ramsay keeps on sale a full stock of gas fixtures, brackets, chandeliers, globes, iron and lead pipe and fittings, and the latest and most improved sanitary devices, etc. Mr. Ramsay is a native of this city, a young, energetic business man, and has a wide acquaintance among builders and property owners. He belongs to the Commercial Club, the Builders and Traders' Exchange, the Master Plumbers' Association, and is popular with all having dealings with him.

HEDDEN BROS., Druggists and Apothecaries, Corner Tenth Street and Broadway.—The reliable drug store of Hedden Bros. was originally established in 1880 by Colgan & McAfee, and in 1889 came under the control of the present trio of copartners, Mr. W. T., E. C., and Hite Hedden, who have since made many improvements. The store presents a handsome appearance; it is tastefully fitted up and furnished in modern style, and contains a full assortment of pure, fresh drugs, chemicals, patent medicines, pharmaceutical preparations, besides a wonderful array of toilet and fancy articles, perfumes, druggists' sundries, supplies for the sick room, bandages, trusses, etc. The prescription laboratory is under the immediate supervision of Mr. J. E. Leatherman, Ph.G., a thorough, experienced pharmacist, who exercises the greatest care in filling physicians' orders. He is a graduate of the Louisville College of Pharmacy, a native of this city, and brings to bear upon the business a full knowledge of its every detail, and as a "prescriptionist" is well and popularly known, and pronounced one of the best in this vicinity. The Messrs. Hedden are also widely known and sustain a high reputation in this community. The firm make a specialty of dealing in paints, oils, glass, brushes, etc.; Chautauqua Cream and Sherman's VII. oils are also to be found on sale here. Prescriptions are filled and medicines dispensed at all hours. Prices are governed by moderation and business is always brisk.

LOUIS NORD, Jr., Saddles and Harness, Nos. 606 to 610 Preston Street.—This house was founded by Mr. Louis Nord, Sr., in 1859, who ably controlled its affairs for the subsequent twenty-four years, seceding in favor of his son, the present proprietor, in 1883. The premises occupied comprise a spacious and commodious ground floor, 60x60 feet in dimensions, giving



ample accommodation for the manipulation as well as the display of stock, and the general advantageous prosecution of the business. Employing none but the most skilled workmen in the various branches of the work, as well as the most carefully selected leather, and accompanying trimmings, Mr. Nord's harness is not only noted for its elaborate style and finish, but for lasting durability, and is warranted to give good service. In the general stock will be found a full line of saddlery and harness, collars, whips, cushions, combs, fly nets, halters, sponges, robes, blankets, harness-oil and kindred horse-furnishings. Mr. Nord is a native of the Falls City, and a prominent member of the Harness Makers' Protective Association. He is a skilled exponent of his craft, and is ably maintaining the prestige this house has so long enjoyed since the date of its foundation by his worthy father.

WM. SCOTT & CO., Grain Dealers, No. 516 Commerce Building.—One of the most reliable houses in Louisville is that of Wm. Scott & Co. This is a branch of the widely known Indianapolis house which was established in 1870 by Mr. Wm. Scott, who eventually in 1883 admitted his brother, Mr. Robt. Scott, into partnership. The Louisville branch was opened March, 1890, and is under the able management of Mr. W. A. Thompson, who has been in the employment of the firm for the past twelve years. The firm deal extensively in wheat, rye, oats, corn, barley, clover and timothy seeds, and are constantly receiving consignments from Iowa, Nebraska, Missouri, Michigan, Kansas, Wisconsin, Indiana, etc. The firm ship largely to the eastern states, and their customers include many influential members of the grain trade, and they own and operate a well equipped elevator at Monon, on the Louisville, New Albany, Chicago and Indianapolis Railways. The business of the Louisville branch is confined to the handling of corn and rye for the distillery trade. Mr. Wm. Scott was president of the Indianapolis Board of Trade, 1888-1889, while he is also a member of the Louisville Board of Trade, and of the firm D. Stewart & Co., wholesale druggists. Mr. Thompson, the manager, was born in Ireland, but has resided in the United States many years. He is highly esteemed for his promptness and just methods, and is very popular in trade circles.

WOOD, BOWEN & CO., Wholesale Butter and Cheese, and Commission Merchants, No. 226 West Main Street.—This business was incorporated in 1885, under the laws of Kentucky, with a paid up capital of \$25,000, its execu-

tive officers being Mr. George T. Wood, president, and Mr. A. C. Bowen, secretary and treasurer. The officers, Messrs. Wood and Bowen, have had long experience in the produce commission trade, and their promptness and just methods have deservedly brought them into popular favor. They occupy a spacious five-story building with elevator, and a specialty is made of butter, cheese, flour and smoked meats, and they also handle largely eggs, poultry, fruits and vegetables. Here can be obtained the famous Elgin creamery butter, also New York, Wisconsin and Ohio cheese, and the best brands of family flour. Consignments of first-class produce are solicited, a ready market is assured, and all returns are made with satisfactory promptness. Mr. Bowen is a native of New Hampshire, while Mr. Wood was born in Louisville. They are highly regarded in business circles for their enterprise and sterling integrity, and are popular members of the Board of Trade and Commercial Club. Orders are carefully filled at lowest prices, and their trade extends throughout Kentucky, Tennessee, Ohio, Indiana, and the adjacent states.

H. C. ANDERSON & CO., Wholesale and Retail Dealers in Oils, Benzine, Gasoline, Axle Grease and Fertilizers, No. 137 Bullitt Street.—This business was founded in 1857 by Wm. Skein and H. C. Anderson, and continued for some time under the name and style of Wm. Skein & Co. It subsequently came into the control of H. C. Anderson & Co., who have since enlarged the premises and increased the stock. The house makes a specialty of oils of all kinds, including coal, lard, cylinder, engine, paraffine, wool, spindle and West Virginia lubricating oils of a superior quality, and benzine, gasoline, axle grease and all the standard fertilizers; while non-explosive illuminating Florine oil of from 150 to 175 degrees, fire test and white head light oils are also specialties. These oils have a wide reputation, and meet with a ready sale. Mr. Anderson, the head of the house, and active copartner, is a native of Kentucky, and a well known citizen of Louisville. He is a gentleman in the prime of life, and enjoys the entire respect and confidence of all having dealings with the house. The trade comes from the city and states of Kentucky, Tennessee and Indiana.

C. B. SCOTT, Wall Paper, No. 307 Walnut Street.—Mr. C. B. Scott embarked in business on his own account in 1889, and has since established a patronage of the most substantial character, and executed work for theatres, public halls, buildings and many residences, and such was the able manner in which it was performed that the best satisfaction was expressed. He pays particular attention to wall papering, fresco and mural painting, tinting, kalsomining, etc., and carefully superintends all work entrusted to him. The premises occupied comprise a store and office, and a sorting and mixing room, and workshop 100 feet deep in the rear. In the salesroom a splendid exhibit is made of fine art wall papers in all the new, handsome styles, from the plainest designs to the most elaborate, also borders and centre pieces, mouldings, and everything that fancy can suggest. Mr. Scott was born in this city and is a thorough artist. He is doing a fine business, which steadily grows apace, and his services as an interior decorator are always in demand.

SAMPLE SHOE STORE, No. 429 West Market Street.—This business was started in 1872 by Mr. Mark Sales, who carried on the business with unusual success till 1879, when Mr. Ike Sommers was admitted as partner. The present premises consist of a building of three stories and basement, 30x150 feet in extent, fitted with elevators, electric lights, etc. They carry one of the largest lines of all grades in Louisville, their store being the centre of attraction for all who seek good and serviceable footwear. They make a specialty of fine boots and shoes at half price, and their success is easily understood. Messrs. Sales and Sommers yield to no merchant in this city the palm, and have been selling shoes in this square for the past thirty years. Mr. Sommers was in business for himself for eight years before consolidating his interests with that of Mr. Sales. They employ from twenty to thirty clerks. Both are thorough business men, and have secured the esteem of all who value enterprise and public spirit. They are members of the Masonic fraternity and of the Independent order of Odd Fellows, and both hail from the brave old Fatherland.

ADAM BAKER, Stair-Builder, No. 140 Fifth Street.—Among the leading stair builders in this city there are none enjoying a higher reputation for skill and ability than Mr. Baker. He has established a high reputation and is well known to builders, contractors, and the citizens generally. He occupies commodious premises equipped with the latest improved wood working machinery, and all the necessary appliances for doing work satisfactorily. From ten to twelve expert hands are employed. He builds light, heavy, plain and fancy stairs, manufactures newel posts, and does all kinds of scroll sawing and cabinet work, and constructs verandas and all kinds of hard woodwork, and introduces many beautiful, new, handsome and attractive designs and pleasing effects. Mr. A. Baker was born across the river in New Albany. He commenced operations on his own account about a year ago, and has since been doing a successful, prosperous business, and the outlook for the future is indeed very promising and cheering, as Mr. Baker's attention is exclusively directed towards the superior execution of stair building, and does not allow himself to be drawn into other work.

WATKINS & TURNBULL, Live Stock Commission Merchants, Bourbon Stock Yard.—The trade in live stock at the Bourbon Stock Yards is steadily growing and increasing in importance, and among those active in the business is the firm of Watkins & Turnbull, who as commission merchants receive consignments regularly of cattle, sheep and hogs, from the best producing sections, and it is safe to say that no others have better arrangements or facilities at the yards for the care and handling of stock, while at all times they guarantee quick sales and prompt and satisfactory returns. Orders and special commissions receive attention, and all transactions are conducted upon strict business principles. Both members of the firm are well posted in all the details of the business, acquired from long practical experience, and have been associated since February 2d of the present year. They have a wide acquaintance in the city, and established a name and reputation as business men greatly redounding to their credit. Mr. T. Watkins is a native Kentuckian, and some years ago was in the milling business, and is interested in Lynnland Mills at Nolin Station. Mr. Turnbull is also a Kentuckian by birth, and the owner of a farm. They are gentlemen in middle life, and highly regarded for their integrity, probity, and business ability.

E. KAMPFMUELLER, Druggist and Apothecary, Corner Seventh Street and Broadway.—The old established pharmacy of Mr. E. KampfmueLLER has always been considered one among the most reliable in Louisville. It was originally established in 1862 by Pfingst Bros., and five years after came under the control of Mr. KampfmueLLER. The prescription counter is under the immediate direction of Mr. KampfmueLLER, and it is almost needless to say that physicians' orders and family recipes are filled with promptness and accuracy. Pure fresh drugs of standard quality only are used, and every attention paid to patrons, and three competent clerks are employed. Besides the usual line of drugs, chemicals, patent medicines, pharmaceutical preparations, tinctures, extracts, etc., a full stock of toilet goods and fancy articles is kept on sale, also perfumes, mineral waters, dyes, soaps, chamois skins, surgical appliances, supplies for the sickroom, druggists' sundries, etc., also large soda fountain with pure fruit sirup of his own make. Mr. KampfmueLLER is a German by birth, and was educated in one of the leading colleges in his native country. He has resided in Louisville since 1863, and has always been identified with the pharmaceutical profession. He is an accomplished gentleman, and enjoys the esteem and regard of all who know him. He was graduated from the Louisville Medical University, and is a member of the Kentucky State Pharmaceutical Association. He is a gentleman in the prime of life, very popular in professional and social circles.

THE F. RAIDT MILLING CO., Corner Broadway and Campbell Street.—The milling interests of this section of the country are large and of great importance, owing both to the amount of capital invested and the facilities they afford for a satisfactory outlet for the cereals of the farming community. Among the old established and most reliable concerns engaged in this branch is that of The F. Raidt Milling Company. It was established in 1867 by the firm of F. Raidt & Co., then composed of Messrs. Frank Raidt and Mr. Schoenbaechler. In 1882 Mr. F. Raidt died, after a use-

ful and prosperous career, and his interests in the firm were assumed by his son, Mr. John W. Raidt. In 1885 the firm was further strengthened by the entrance therein of Mr. Carl Raidt, a nephew of the founder, the old style of name being throughout maintained. Finally, in 1890 the present joint stock company was organized with a paid up capital of \$30,000. The officers of the company are Messrs. M. Schoenbaechler, president; John W. Raidt, secretary; and Carl Raidt, treasurer and manager. They are all men of thorough business ability, possessed of an intimate knowledge of the milling industry and well acquainted with its great possibilities in the south. The premises were erected in 1874 to meet the special requirements of this business, and comprise a three-story brick building of handsome exterior, and having a frontage of 100 by a depth of 200 feet. The spacious elevator, located at the rear, has a storage capacity of 75,000 bushels of grain, and is situated immediately alongside the railroad track. The mill is fitted up with the finest machinery and appliances, and steady employment is afforded to fifteen hands. Its capacity is of 800 bbls. The output includes bolted and feed meal, grits, corn flour, pure rye flour, rye meal, mill feed, etc. A leading specialty is made of fine, pure rye flour, and the heaviest cash prices are paid for rye and grain of standard grade. The trade is very large, and extends throughout Kentucky, Tennessee, Georgia, Alabama, and other southern states. The company is a leading and influential one on the markets of the state, and is a striking instance of the success that attends upright, energetic, and well directed efforts.

WS. KERR & CO., Druggists and Pharmacists, Corner Third and St. Catherine Streets.—The handsome and well equipped drug store of W. S. Kerr & Co. was established in 1883, and having passed through various hands was afterward procured by the present proprietors in 1886. The members of the firm are W. S. Kerr and T. P. Taylor. The care and skill so necessary to a safe and successful prosecution of the duties and requirements of this profession are prominent features of the house in its every department. The store occupies a space 30x50 feet, with a pharmacy and night clerk room in the rear, and fitted up in the most attractive manner. The stock is varied and ample, including a full line of carefully selected drugs, all the standard proprietary medicines and leading remedies and cures, besides chemicals, medical and surgical appliances and specialties, homœopathic remedies, school supplies, stationery, cigars and tobacco, and an elegant assortment of toilet goods and perfumery, embracing all the latest novelties. The trade is large and influential, extending throughout the entire city. None but skilled pharmacists are employed in the prescription department, and all prices are graded upon the broad principles of equity and fairness. A large marble soda fountain is always in operation, and the store is connected by telephone night and day. These gentlemen are both natives of Louisville. Mr. Kerr is a member of the Kentucky Board of Pharmacy, and Mr. Taylor is a graduate of the Louisville College of Pharmacy and a member of the Louisville College Alumni.

L. WINTERS, Proprietor Union Star Cigar Factory, No. 243 East Jefferson Street.—The Union Star Cigar Factory is one of the most enterprising and popular concerns of its kind in this city. It was originally established in 1885, coming under the control of the present proprietor, Mr. L. Winters, three years later. The premises occupied at No. 243 East Jefferson Street are 18x40 feet in dimensions, and are especially fitted up with all the necessary facilities and appliances for the successful operation of trade, while five expert cigar makers are employed. All orders for the trade are promptly and reliably filled, and the general business, already extensive, affords evidence of steady and material increase. The cigars produced here are noted for their purity, flavor, and quality, the special brands being the Simon Kenton, Union Star, Straight Five, North and South, and Henry Clay cigars, all of which are articles of exceptional merit, and are in the greatest demand throughout the city. Mr. Winters is an experienced cigar maker, and is thoroughly conversant with the business in all its branches. He is a native of Hamilton County, Ohio, but has resided in this city for the past fourteen years, and is wide and favorably known as a successful merchant and a member of the Union Veteran Legion. In view of these facts we are highly pleased to recommend this firm as a representative one in the cigar industry.

CHAS. C. BOSSUNG, Practical Stencil Cutter and Seal Engraver, No. 214 West Main Street.—Of late years many improvements have been made in the manufacture of those indispensable articles, rubber stamps, stencils, burning brands, etc., and among those actively engaged in their production is Mr. Chas. C. Bossung, who has been eleven years identified with the business. He occupies commodious premises, which are admirably arranged and fitted up with every appliance needed for executing work in the most satisfactory manner. Mr. Bossung manufactures rubber stamps of all kinds, and stencils, seals for notaries and corporations, stencil points, burning brands, brass checks, carriage plates, etc., and makes a specialty of flour and tobacco brands, and as a seal engraver is the most skilled in the city. He also deals in seals and presses, brushes, marking inks, and keeps a full stock of all supplies that pertain to his business. Mr. Bossung is a young man, a native of Louisville. His trade is not confined to the city, but comes from all parts of Kentucky, Tennessee, and southern Indiana. He is very popular, and well deserves the success which has rewarded his well directed efforts.

ZAHNER & BERLE, Wholesale Manufacturers of Fine Shoes, No. 222 Seventh Street.—This extensive business was established in 1880 by Messrs. L. F. Zahner and Charles Berle, both of whom are practical and expert shoe manufacturers, fully acquainted with every detail of this important industry, and the requirements of jobbers, dealers, and the general public. The premises utilized are spacious and commodious, and comprise an entire three-story building with basement, 25x105 feet in dimensions. They are fully equipped with all the most modern and latest improved machinery, tools and appliances known to the trade, and every facility is at hand for the successful prosecution of the operations of the house on a satisfactory footing. Power is supplied by steam, and steady employment is afforded to over fifty skilled and experienced hands. The firm manufacture largely both hand and machine work for ladies, misses and children. Their productions are unexcelled by any other goods in the market for beauty of form, excellence of finish and workmanship, and combine all the elements of durability with easy fit and attractive appearance. The output is very large, and the trade, which is exclusively wholesale, extends throughout Kentucky, Indiana, Illinois and Tennessee. The partners are both young and enterprising men, full of vim and energy, and are highly esteemed in all business, social and financial circles. They are natives of Kentucky, Mr. Berle being born in this city. They are prominent members of the Commercial Club.

PITTENGER & GRIGSBY, Milk, Butter and Butterine, Country Produce, Flour, Oysters, Etc., No. 311 East Market Street.—One of the finest and most prominent establishments in this line in Louisville is that of Pittenger & Grigsby. This store is 25x90 feet in dimensions, containing office and salesrooms, and was opened by T. J. Wathen some five years ago, and in March, 1890, passed into the hands of the present proprietors. It is always stocked to repletion with a very fine assortment of goods, including the best brands of flour, the sweetest butter and butterine, the freshest eggs, and all the standard staple and fancy articles pertaining to this trade, such as tiptop milk, country produce, flour, oysters, and other goods of a kindred nature. Viewing the stock as a whole, it is safe to say that there is no better to be found in the city, and families in this portion of the city are fortunate in having so excellent a store conveniently accessible to them. The trade is large, both wholesale and retail, necessitating the employment of a large force of clerks and two delivery wagons. The members of the firm are both natives of Kentucky, young men, and have won commercial honor and high reputation.

J. L. BAUER, Manufacturer of Show Cases and Store Fixtures, No. 130 East Main Street.—Among the leading concerns engaged in this business in Louisville is that of Mr. J. L. Bauer. It was established in 1883 by the present proprietor, and in February, 1889, Mr. William Burton was admitted as partner, the firm becoming Bauer & Burton, but in July, 1890, the partnership was dissolved, since which date Mr. Bauer has conducted it alone. The premises occupied comprise the ground floor and basement of a 20x150 foot building, the front being used as warerooms and the rear as a workshop. Steady employment is given to five skilled hands, and the

range of work embraces the manufacture of nickel and silver mounted show cases, and cabinets in all shapes and sizes, a leading specialty being made of general repairing. Store, office and bar fixtures are also made to order. Fair prices are quoted, and the patronage is large, especially in the show case line. Mr. Bauer is a native of Germany, and has resided in this city since 1857. He is a member of the Knights of Honor, and a highly respected and esteemed business man and citizen.

H. L. HUPE, Importer and Manufacturer of Human Hair Goods, Nos. 309 and 311 Fourth Avenue.—The establishment of Mr. H. L. Hupe, importer and manufacturer of human hair goods, is the largest leading concern of the kind in this city and state. Mr. Hupe is the leading authority in the southwest in everything pertaining to hair goods, and the largest importer of human hair. He is a native of Germany, whence he removed to this country in 1852. Twelve years later he established himself in this line of business on Broadway, in the city of New York, and finally came to Louisville in 1870. Mr. Hupe imports his materials directly from France, the greatest hair market in the world, and that in which the art of the coiffeur has been brought to its highest state of perfection. He is an extensive manufacturer of wigs, toupees, braids, bangs, curly puffs, and also handles the finest perfumery, washes, powders, lotions, and other toilet articles for the use of ladies. Special attention is given to dyeing, dressing, and curling ladies' hair. His store is richly fitted up, and contains full lines of the goods indicated, while in the rear are hair dressing rooms, with lady attendants to wait on customers. Wigs, braids, curls, etc., are made to order at shortest notice, and all the goods here manufactured are the best extant, while the lowest prices prevail. Mr. Hupe is a member of the Commercial Club, and is highly esteemed for his ability, energy and perseverance.

VAUGHAN & FERGUSON, Fire Insurance, No. 221 West Main Street.—Of the many insurance men in this city it is safe to say that none stands higher in public confidence or receives a larger measure of recognition from leading merchants, manufacturers, and owners of realty than Messrs. Vaughan & Ferguson. The firm is probably the oldest in the city. Mr. Robert Vaughan and Mr. John M. Ferguson have been associated since 1870, at which time they succeeded to a business that had been established and conducted for a period of twenty years previously. During their business career they have developed a connection and patronage of the most substantial character, and represent different companies whose combined capital represents \$40,000,000, and are recognized as occupying a position in the front among the insurance men in this city. The firm insures property of all kinds against fire, whisky being a specialty, anywhere in the state. The copartners are both natives of Kentucky, Mr. Ferguson having been born in this city. They are gentlemen in middle life and well and favorably known in financial and commercial circles. Mr. Vaughan belongs to the Masonic Order and the Odd Fellows, and Mr. Ferguson is an active member of the Commercial Club.

F. H. NINEKIRK, Tin and Sheet Iron Work of All Kinds, No. 229 Seventh Street.—The trade of the tin and sheet iron worker is well represented in this city by Mr. F. H. Ninekirk, who has had a long practical experience, and established in business since 1884, commencing operations at No. 735 Seventh Street, subsequently removing to No. 229. During his business career he has been very successful, made many friends, and executed work in Louisville and vicinity that in every case satisfaction was expressed. Mr. Ninekirk is well equipped for doing all kinds of work in his line, and furnishes estimates on application and superintends all orders and contracts placed in his hands. He manufactures tin ware and does all kinds of tin and sheet iron work and tin roofing, spouting, and painting roofs, cleaning and repairing stoves, ranges, furnaces, etc. He also makes a specialty of manufacturing patented and other tin and sheet iron. He is reasonable in his charges, and always renders satisfaction. He is endorsed and recommended as a first-class, reliable workman, and sustains a high reputation in this community, and all orders receive his immediate attention. Mr. Ninekirk is a gentleman in middle life, a native of Ohio, and has been in Louisville many years. He also makes a specialty of the manufacture of blowers, ash pans, and bakers' pans, of which he turns out the enormous number of from 8000 to 10,000 per year.

THE BELLE OF BOURBON CO., Owners and Distillers of the Famous Brand Belle of Bourbon, Nos. 110 and 112 Third Avenue.—Kentucky has always been noted the world over for the unequalled purity and high standard of its whiskies, and none has earned a more enviable reputation than the famous brand "Belle of Bourbon." In its production all the recent improvements in the distillation are brought into play, and the result is a whiskey which commends itself for its hygienic properties, excellent flavor, and stimulating effects. This famous brand is the property of the Belle of Bourbon Company. The business was established



in 1880 by Messrs. Laurence, Ostrom & Co., to whom the present joint stock succeeded in 1887. The distillery is located in this state, and has a capacity of seven thousand barrels a year, and the warehouse, with its vast storage capacity of ten thousand barrels, is provided with every modern facility for the preservation of the immense stock in a perfect state. The "Belle of Bourbon" forms the staple article of the house, and in its production only the flinty or hominy part of the grain is used, thus freeing it of fusel oil before it is distilled. It is sold free or in bond, under a guarantee to give perfect satisfaction, and is admirably suited for a first-class hotel, club or drug trade. All other leading and first-class Kentucky brands are handled, and the trade extends over the entire Union and Canadian provinces. Seven travelling salesmen are employed, and orders of any magnitude are filled at prices unequalled. The officers are Messrs. B. A. Ostrom, president; E. D. Powell, vice-president; and W. J. Boyce, secretary and treasurer. Messrs. Ostrom and Boyce are Canadians by birth, coming to this country in their childhood. Mr. Powell is a native of Kentucky, and a large real estate owner. They are all young men of large business experience, active and enterprising, of great popularity, and richly deserving of the success they have achieved. They are members of the Commercial Club.

TURNER, DAY & WOOLWORTH, MANUFACTURING CO., Manufacturers of Axe, Adze, Pick Handles, Etc., Nos. 1818 and 1820 Seventh Street.—The representative and most noted concern in the United States engaged in the manufacture of axe and tool handles is that known as the Turner, Day & Woolworth Manufacturing Company. This business was established in 1854 under the title of the Turner-Day Manufacturing Company. In 1884 it was incorporated under the laws of Kentucky, with a paid-up capital of \$400,000, and its name changed to that of the Turner, Day & Woolworth Manufacturing Co., the executive officers being Albert Day, president; James Woolworth, vice-president; L. G. Wells, secretary and treasurer; and Sidney Turner and Norman Day, directors. The company's premises in Louisville have an area of an acre. The various departments are fully supplied with the latest improved machinery and appliances operated by steam power. They have also thirteen saw mills throughout the states of Kentucky and Tennessee, working hickory lumber, and a large branch at Bowling Green, Ky. The capacity of the company's factories and works is 13,000 dozen hickory handles daily. They employ altogether 500 men, and their trade extends not only throughout the entire United States and

Canada, but also to Central and South America, Mexico, and the West Indies, and Europe, India and Australia. Great Britain, Germany, and Australia take one third of their production. They manufacture axe, adze, pick, sledge, hatchet, hammer, and mining tool handles, and their sales amount to over \$500,000 annually. The handles of the Turner, Day & Woolworth Manufacturing Company are general favorites with the trade wherever introduced, owing to their superior finish and great salability. This business is the largest of its kind in the world, and the demand for these unrivalled handles is steadily increasing. Enterprise and just dealing have marked the course of this company in the past, and give ample promise of a long and prosperous career in the future.

ROSENBAUM & DREIFUS, Agent National Cash Register Co., No. 332 West Main Street.—Among the many inventions that have within the past few years been brought to the notice of the public, it is safe to say that none have proved of more advantage to the business community than the National Cash Register. As its name indicates, it is a machine for taking care of all money transactions, cash and credit sales, and is correct and reliable. It is strong and substantially made, works automatically, and is perfect in every respect. The "Register" will tell the exact amount of cash and credit sales made daily, the amount of money paid in and out on account, the amount of money taken out and not charged, the number of times the cash drawer has been opened for change, and can be used with or without cashier—in short, gives a full detailed statement of the business of the day. With a National Cash Register you take nothing for granted. Your cash drawer cannot be opened except by pressing a key. Every time that drawer is opened for any purpose whatever the fact is registered, and that record is seen only by yourself, or your manager if you so authorize. By using a National Cash Register and its infallible retail system you do not go to your cash drawer to find the amount of sales; you simply open the lid of your Register and take off the record. It is highly endorsed and recommended by all having them in use, and will make you prosperous because it saves you time, worry, work, and money. The sole proprietors and patentees of this wonderful piece of mechanism are the National Cash Register Co., of Dayton, Ohio, which was organized in 1875. Their Louisville agency, opened 1883, is under the able superintendence of Messrs. L. S. Rosenbaum and L. A. Dreifus, from whom all further information as to price, illustrated descriptive catalogue, testimonials, etc., can be obtained on application. These gentlemen have been instrumental in effectually placing these goods on the southern market, and are highly respected members of the Falls City's well known Commercial Club.

CLAIRE & KINGSTON, Picture Supply House, No. 710 West Jefferson Street.—One of the most attractive business establishments on West Jefferson Street is the Picture Supply House of Messrs. Claire & Kingston, situated at No. 710 on that thoroughfare. It was originally established by Mr. W. E. Kingston in 1890, and a year after he was joined by Mr. H. Clair, since when it has been continued under the present name and style, and subsequently removed to the very desirable premises now occupied, which consist of a handsome store 17x50 feet in area, with a well equipped factory in the rear, 17x45 feet in area. The copartners are both young men of splendid abilities and most excellent good taste and judgment as artists, and make a special business of copying and enlarging, and reducing to miniature size photographs, portraits, etc., which are finished in pastel, India ink, crayon, water colors or oil, as may be desired, in the very highest style of the art at the very lowest prices. They also manufacture a general line of gold, lacquer, rosewood, walnut, embossed, plain and fancy picture and mirror frames of every description, and frame pictures, portraits, engravings, etc., in a neat, handsome and attractive style, orders in this direction receiving the closest attention and care. In the sales-room a fine display is made of engravings, etchings, photographs, artotypes, etc., and picture frames, photo frames in plush, silk velvet, in all the new, fashionable designs, cords, tassels, wire and supplies generally, picture and room mouldings, brackets and fine art goods. Mr. Clair is a native of Greenville, O., and Mr. Kingston of this state. They are well known in this city, and as business men and artists in their line have made a splendid reputation, and are doing a fine business, which continues to grow and increase in volume each succeeding year.

E. GRIPP & SON, Millers; Mills and Elevator, Nos. 328 and 330 East Main Street.—In the production of the finest grades of flour in Louisville a progressive and reliable house is that of Messrs. E. Gripp & Son, millers, whose mills and elevator are located at Nos. 328 and 330 East Main Street. This business was established in 1877 by Messrs. E. and C. W. Gripp, who are thoroughly practical millers, fully conversant with every feature of this important industry, and the requirements of dealers, bakers, and retailers. The mill is a substantial three story brick building, with elevator and warehouses adjoining. The different departments of the mill are fully equipped with the latest improved roller process machinery and appliances. The capacity of the mill is 250 barrels of flour daily. Messrs. E. Gripp & Son make a specialty of the following brands of flour, viz.: "Pure Gold," "Old Kentucky Home," "Onyx," "Citizens' Choice," and "Gem." These brands are general favorites wherever introduced, and are unrivalled for quality, purity and uniform excellence. Orders are filled at lowest market prices with care and dispatch, and the trade of the firm now extends throughout all sections of Kentucky, Tennessee, Virginia, and the south. The firm also make liberal advances when required on consignments of first class wheat, and all wheat used in these mills is purchased direct from farmers, being the best, and guarantee at all times immediate returns to shippers. Mr. E. Gripp was born in Germany, but has lived in Louisville for the past twenty-five years, while his son is a native of Pennsylvania. They are honorable and energetic business men, liberal in their dealings, and active members of the Board of Trade and Commercial Club.

LOUISVILLE WROUGHT IRON WORKS, H. B. Happy, Proprietor, No. 317 Eleventh Street.—The iron industries of Louisville have for many years formed a very important feature of the industrial activity of the city, and of late many enterprises in this direction have come prominently to the front. Among the most recently established of these concerns is that known as the Louisville Wrought Iron Works, of which Mr. H. B. Happy is the proprietor. He is a native of Holland, and founded his present house in 1889, soon gaining an enviable reputation as an iron founder and general blacksmith. The premises comprise a two-story building, 30x105 feet in dimensions, perfectly adapted for the purposes to which it is devoted and fully equipped with all the latest improved and most modern machinery. Over twenty-five skilled hands are employed, and power is supplied by a 20 horse-power engine. The range of work embraces the production of twist stirrups, anchors, bolts, grates, window bars, crank axles, and general jail and house iron work, as well as blacksmithing of every description. The output is heavy, extends south as far as New Orleans and west to Texas. The work here turned out is recognized wherever used as unrivalled, while the lowest prices prevail. Mr. Happy is a practical iron worker of many years' experience, and personally superintends all the operations of his works. He served during the late war in Gen. Stoneman's division, and is a member of the G. A. R. He is also a member of the Commercial Club and of the Knights of Honor, and stands deservedly high in all business circles.

PHIL FISCHER, Druggist, Manufacturer of Mocking Bird Food, Corner Twelfth and Walnut Streets.—The establishment of Mr. Phil. Fischer, dispensing chemist and druggist and manufacturing chemist, is admittedly among the foremost of its kind in Louisville. The business was inaugurated in 1865 by Mr. Lewis Erhardt, who was succeeded in 1868 by Mr. Arthur Elwin, in 1880 by Mr. Otto Mueller, and finally in 1885 by the present proprietor. The pharmacy is handsomely fitted up with large plate glass front, show cases, and cabinets, and elegantly appointed in every respect. The stock is large, comprehensive, and carefully selected, the assortment embracing pure, fresh drugs, medicines and chemicals, acids, extracts, etc., proprietary preparations of standard quality, pharmaceutical compounds, physicians' and surgeons' supplies, fancy and toilet articles, perfumery, fancy soaps, sponges, chamois skins, medicinal wines and liquors, mineral waters, etc., and special care and attention is given to the compounding of physicians' prescriptions and family recipes. Mr. Fisher also carries on a large manufacturing business, utilizing for the purpose the three upper floors of the adjoining building. He employs a large force of chemists, and the output is heavy. The range of production includes

cough cures, extracts, essences, tinctures, baking powders, etc., as well as the celebrated Mocking Bird Food, of which immense quantities are sold. Mr. Fisher is a native of Louisville, a graduate of the Louisville College of Pharmacy, and a member of the Kentucky Pharmaceutical Association. He is also a member of the Louisville College Alumni and of the American Pharmaceutical Association. His professional standing is of the highest, and as a capable and enterprising young business man he is universally popular.

S. C. SHEPPARD, Steam Forge Works, No. 317 Ninth Street.—Mr. S. C. Sheppard is an expert, practical workman, a native of Pennsylvania, and came to Louisville a quarter of a century ago, and in 1880 laid the foundation of the prosperous business he now owns. He commenced operations with a small capital in money, but plenty of push and experience, and soon attracted attention by work he turned out, and as a consequence he has made a name extending throughout all the adjoining states and the south. As a wrought iron worker and blacksmith he is the best in the city. Since he commenced business he has made many needed improvements, increased the facilities, and recently has put in one of Morgan's latest improved steam hammers for doing the very heaviest kind of work. The workshop is 22x125 feet in area, and contains five forges and all the various machinery and appliances, power being furnished by a 30 horse-power steam engine, and a force of from ten to twenty skilled workmen is employed. Mr. Sheppard makes a special business of machine forging and manufacturing crank axles to order, and anchors for buildings, anvils, bolt ends, etc., which are kept in stock, and manufacturing iron derricks, and railings, bars, window guards, doors, and iron and steel work for jails, and light and heavy blacksmithing. Recently Mr. Sheppard has filled contracts for executing jail work in South Carolina, and in Harden in this state, and in every instance his skill and ability has received cordial endorsement. Mr. Sheppard is about forty-two years old, and his prospect for the future is indeed very cheering.

A. H. FIELD, Practical Wall Paper Cleaner and Carpet Renovator, No. 714 Sixth Street.—Mr. Field is the pioneer in this special line of business. By a process known only to himself, he is enabled to remove spots and stains from wall paper without injuring the colors, and give it a new, bright, fresh appearance. He also renovates carpets without taking them up from the floor, destroys moths, and brings out the colors and pattern, the whole operation being quickly done in a superior manner. Mr. Field's services have been brought into requisition by many of the leading families of the city, and so well was the work performed that each and all expressed in unqualified terms their appreciation of his skill, and highly commend his method of doing the work. He is reliable and responsible, and is the only one in this city executing this kind of work, and attends to orders from adjoining cities and towns. Mr. Field has been established in business since 1886, and is a careful workman, a useful business man, a member of the Masonic Order and the Knights of Honor, and has always taken an interest in promoting every enterprise that was for the benefit of Louisville, his native city.

FREDERICK DIEHL, Bookseller, Stationer, Printer, and Binder, No. 210 West Market Street.—Mr. Diehl was born in Germany, and has been a resident of this city since 1850. He established his present business seventeen years ago, and owing to his thorough knowledge of the requirements of the public rapidly built up an influential patronage. The store is handsomely fitted up with large plate glass front, circular counters and tasteful fixtures. Mr. Diehl is a direct importer from the best and most reliable sources of everything pertaining to the bookselling and stationery lines. His store is replete with all the latest and newest productions of the European and American press in the way of books, pamphlets, magazines, periodicals, etc., as well as of standard works of every description, fancy and plain stationery, office and school supplies, blank books, inks, pens, pencils, drawing materials for architects, engineers, and surveyors, artists' materials, fancy goods, etc. He has also a job printing and bookbinding department in connection with this establishment. He employs six assistants, and all orders and commissions receive immediate attention. He is a responsible and reliable business man, and is extremely popular with all with whom he has dealings.

D. J. ETLY, Manufacturer of Water, Liquid, Paste and Cake Branding Colors, No. 152 Bullitt Street.—Mr. D. J. Etlly is the only one engaged in this business in this section of the city. The enterprise originated in 1885 by Frankel & Etlly, and was continued for a period of two years, when Mr. Etlly bought out his partner's interest. The works are operated by steam power, and a number of skilled hands are kept constantly employed. The colors manufactured by Mr. Etlly are unrivalled for brightness and superior quality, and in every respect fully equal to the best in the world, a fact amply demonstrated by the great demand that is made for them from all parts of the United States by professional artists, amateurs, architects, etc. The specialties are the "American Eagle" moist colors and water colors, and which are always in demand. Liquid, paste, and cake branding colors are also manufactured, and all the goods turned out bear the brand of the house-eagle on palette, and can be relied upon as represented. The colors are put up in whole and half pans, and are sold at uniform price, whole pans being 20c. and half pans 10c.; and dealers are enjoined and bound not to exceed this price. Among the most favorite moist colors made here are geranium lake, Hooker's green, No. 1, indigo, Indian yellow, ivory black, mauve lake, olive green, prussian blue, sepia and ultramarine ash. Mr. Etlly is a young man, a native of Louisville, one of our best scenic artists, and has built up a business connection that fully shows his ability, energy, and influence. His trade, now already large, is steadily growing in volume and importance, and the outlook for the future is bright and cheerful.

F. RED. FEIGE, Manufacturer and Dealer in Boots and Shoes, Corner Jackson and Market Streets.—The boot and shoe trade of Louisville has no more highly esteemed exponent than Mr. Fred Feige. He is a native of Germany, where from an early age he applied himself to the acquisition of a thorough knowledge of the shoemaker's art. The enormous demand for footwear in this country has had for effect the flooding of the market with factory made goods, which can never hope to successfully compete with the productions of a master of the craft, such as is Mr. Feige. He established his present business in 1873, and has built up a remunerative trade. Custom work to order is his leading specialty, and no tradesman in Louisville has gained a more suitable reputation for the perfection of fit, elegance, finish and durability of his boots and shoes. He manufactures a special line of wooden bottom shoes, which are in great demand for the solid footing they impart. Three assistants are employed, and he personally superintends all the operations of his establishment. He carries a complete stock of factory made footwear, and only handles such goods as he can recommend, and his prices for custom work, repairing and other goods are invariably low. Mr. Feige is a gentleman in the prime of life, an active and enterprising business man, and a highly respected and popular citizen. He is a member of the I. O. O. F., the Knights of Honor, and the Knights and Ladies of Honor.

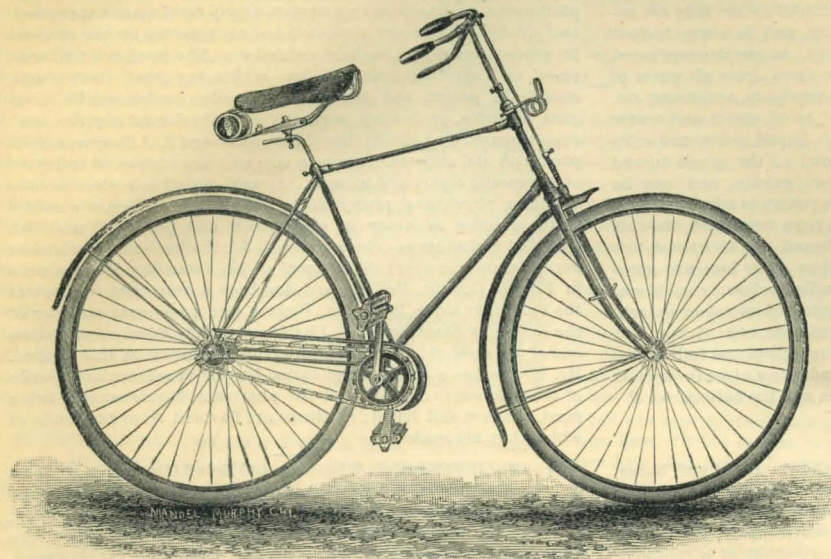
R. AAB & BOHMER, Dealers in Coal, No. 215 Market Street.—Prominent among the reliable and successful firms in Louisville engaged in the wholesale and retail coal trade is that of Messrs. Raab & Bohmer, whose main office is situated at No. 215 Market Street. The firm's branch office and landing is at the foot of Jackson Street. This business was established in 1882 by Messrs. E. A. Raab and Chas. H. Bohmer, who conducted it till 1888, when Mr. Raab died, and the concern is now under the control of Mr. Bohmer. The yards have an area of 1¼ acres and are supplied with every convenience. Here a heavy and choice stock of Pittsburgh anthracite and other coal is constantly on hand, and the business is chiefly local. Orders for a ton or a car load lot are promptly filled at the lowest ruling market prices, and sixteen teams are employed. The firm handle only the best grades of coal, and guarantee honest weight and prompt service. They own several barges, in which they bring in their coal from Pittsburgh. Mr. Bohmer is a native of Louisville. He is a young man of energy and superior business qualifications, and is a prominent Freemason. The firm also have opened a branch yard on the east side at Campbell Street. The telephone call of the house is 127-2.

S. P. WALKER, Apothecary, No. 301 West Walnut Street.—This popular pharmacy is one of the oldest in the city of Louisville, and was founded as far back as 1848 by Mr. James Morris, the changes in proprietorship since that period to the date of Mr. S. P. Walker's installation in 1868 being many and varied, particularization of which would be too tedious for recapitulation in these already crowded columns. The store is of ample dimensions, handsomely and attractively fitted up and appointed, and provided with every appliance and convenience for the successful prosecution of the business carried on. The stock is a full, complete, and carefully selected one, embracing pure, fresh drugs, chemicals, patent and proprietary remedies, toilet articles, druggists' sundries, perfumery, surgeons' and physicians' supplies, etc., supplemented by a choice line of the celebrated R. J. Rogers, razors, penknives and scissors, likewise a superior assortment of imported and domestic cigars and tobacco. Special attention is given to compounding physicians' prescriptions and family recipes, the salient features being accuracy in preparation and purity of material. Qualified assistants are employed, and Mr. Walker exercises a close surveillance over every department of his business. He was born in Florida County, Indiana, and has been a respected resident of the Falls City since 1868. Mr. Walker is a prominent member of the Kentucky State Board of Pharmacy, and is rightly regarded as one of the most skilled exponents of his profession in this section. Mr. Walker has a national reputation for the excellence and purity of the soda water dispensed at his pharmacy, the beverages being pure, pungent and frigid; all sirups are flavored from the fruits of which they are made.

C. W. JEFFERSON, Wholesale and Retail Grocer, No. 234 West Market Street.—The oldest and one of the best patronized establishments in Louisville is that of C. W. Jefferson. This business was established in 1823 by Hebbitt & Son, who were succeeded by Hebbitt & Armstrong. Eventually in 1880 Messrs. Jefferson and Wright became proprietors, and were followed in 1886 by T. L. Jefferson, in 1887 by T. L. Jefferson & Brother, and in 1890 by C. W. Jefferson, the present owner. He occupies a substantial five-story brick building, 25x150 feet in area, fitted up with every convenience for the handling and storage of the extensive and choice stock. Here he keeps constantly on hand everything that pertains to the staple and fancy grocery trade. The goods of this concern are highly regarded by retailers and the general community. Customers have always the satisfaction of knowing that nothing inferior or adulterated will be sold to them. The great aim of this house has ever been to give to each and every customer full value for money expended. C. W. Jefferson employs twelve persons in his business, and three wagons delivering orders. He is probably the youngest grocer in the city, in which respect his success has been remarkable. The trade extends throughout all sections of the county. Mr. Jefferson maintains an excellent status, and is recognized as a responsible and honorable citizen.

F. RANK WYBRANT, Photographer, No. 327 West Walnut Street.—An old and leading photographer in Louisville, who has won distinction as a high, first-class artist, is Mr. Frank Wybrant. This business was originally established in 1860 by Messrs. Smith & Wybrant, who conducted it till 1868, when the partnership was dissolved, and the present proprietor assumed entire control. His gallery is commodious, being first-class in all its appointments, and well situated to make the finest kind of work. The reception and toilet rooms are handsomely furnished, and in the operating and printing departments will be found all the latest modern improvements known to the art of photography, including the dry plate and instantaneous processes. Mr. Wybrant is prepared to execute all kinds of photographic work at short notice, and his pictures cannot be excelled for brilliancy of expression and harmony of effect. A specialty is made of outside work, and also of copying pictures and enlarging them from small to larger sizes in crayon, India ink, water colors, pastel or oil, while in every instance perfect satisfaction is guaranteed the patron. Eight skilled assistants are in permanent employment, and a large and influential custom, coming from the best families of this community, is enjoyed. Mr. Wybrant, who is a native of Louisville, has had a long and systematic experience in his profession, in which he is admittedly a thorough master.

PRINCE WELLS, Kentucky Bicycle Agency, No. 629 Fourth Avenue.—This gentleman handles and deals in all the various American and English cycles, supplies and outfits, and can offer better inducements than any others in wheels containing the latest improvements. His business is both wholesale and retail in character, and as he receives his goods direct from the manufacturers, can quote the very lowest prices. He keeps in stock and can



furnish all grades of cycles, from that selling at \$135 down to the child's velocipede, and can furnish any special make promptly to order. Cycles and outfits are sold for cash or instalments, involving a small outlay weekly or monthly, and a specialty made of repairing, which is done by experienced workmen in a satisfactory manner. Mr. Wells is a young man, active and enterprising, a native of this city, well known and popular. Some years ago he went to Tacoma, Washington, and was for some time engaged in dealing in wheels in that place. In 1890 he returned to Louisville, and laid the foundation of the splendid business he is now conducting, and which has since been growing in importance.

WM. T. SUMMERS, Real Estate and House Agent and Manager of Estates, No. 404 Main Street.—No financial interest of Louisville is of such paramount importance as that involved in real estate, and a representative is Mr. Wm. T. Summers, who was educated to it, and is now continuing the operations begun by his father over thirty years ago. Mr. Summers transacts all branches of business in real estate, buys, sells, exchanges leases, and lets city and suburban improved and unimproved property, manages estates, makes repairs, pays taxes and assessments, collects rents, appraises houses and lands, etc. He gives his close and prompt attention to all orders and special commissions, and may be implicitly trusted in all business transactions. His varied experience and keen appreciation of values render his services peculiarly valuable to parties dealing in real estate, and also to those seeking to purchase, let or lease, dwellings, manufacturing plants, farms or city and suburban houses and lands. Mr. Summers is a young man, a native of this city, where he has always resided. He is favorably known, and is closely identified with many enterprises and movements looking to the advancement of the welfare and prosperity of the community. A handsomely furnished office appropriately fitted up is occupied. Mr. Summers is moderate in his rates of commissions and has houses and lands to sell and let in all parts of the city and environs.

FRED. W. KEISKER & SON, Dealers in Furniture and Mattresses, Nos. 412 and 414 Main Street.—Prominent among those devoted to the handling and sale of furniture and mattresses is that of Messrs. Fred W. Keisker & Son. It was established in 1877 by the senior member of the present firm, who in January,

1891, admitted his son as a partner. From its inception the concern has been a progressive one, and soon secured a firm hold on public favor. The premises comprise a four-story building 30x210 feet in dimensions, together with an additional three-story building in the rear, having a frontage of 40 by a depth of 100 feet. These are handsomely equipped, and provided with every facility including elevator, and the entire establishment is perfectly ordered. Here are to be

found complete lines of furniture, including fine parlor and library furniture, staple and fancy furniture, bedroom suites, folding beds, springs, mattresses, wardrobes, bedsteads, dressers, washstands, plain and fancy rocking chairs, baby carriages, lounges, parlor suites, mirrors, pictures, easels, pedestals, sideboards, book cases, library-tables, desks, cabinets, centre and dining-room tables, extension tables, kitchen safes, etc. From twelve to fifteen assistants are employed, and the trade extends throughout the whole south and southwest. Mr. Keisker, Sr., is a native of Germany, and has been for many years a popular citizen of Louisville. He is a prominent member of the Board of Trade, as well as of the Commercial Club. His son was born in this city, and is an active, pushing young business man.

HILMAR EHLMANN & CO., Wholesale Wines and Whiskies, No. 306 East Market Street.—

A popular and reliable firm in this city that has secured an enviable reputation throughout the trade is that of Hilmar Ehrmann & Co., wholesale dealers in wines and whiskies, whose establishment is located at No. 306 East Market Street. This business was founded in 1888, and from its inception a large trade of great magnitude has been developed, which is constantly increasing. The premises occupied include the ground floor and basement of a building 20x40 feet in dimensions, handsomely appointed, and fully equipped with all the necessary facilities for the successful prosecution of the business, while three efficient assistants and two teams are in constant service. Here is found one of the best stocks in this section of the state, in the finest and purest imported and domestic wines, whiskies, gins, brandies, bitters, ales, etc., all of which are received direct from the producers in large quantities, and a special feature is made of handling the celebrated Boston rum and Kentucky whiskies, while all orders for these goods are promptly and reliably filled. This house manufactures its own bitters, extracts, cordials, etc., which for fine flavor and general excellence stand unrivalled.

VANCE, MERIWETHER & ALLMOND, Real Estate; Office, New Commercial Building.—In Louisville and vicinity operations in real estate during the past few years have been particularly active, and among those prominently identified with transactions in this direction are Mr. T. C. H. Vance, W. A. Meriwether and Mr. Angus Allmond, under the firm name of Vance, Meriwether & Allmond, gentlemen experienced and practical in all that pertains to the sale and handling of realty. The firm have for sale considerable city and suburban property. They are large owners of and control the sale of the whole of Highland Park, the only manufacturing suburb of the city, just south of the city limits and located on the L. & M. R. R. and the Louisville Belt Railroad. They have for sale large bodies of coal, iron and timber lands in the eastern section of this state. They make a special business of buying and selling property, and are ever ready to offer the best inducements to all seeking homes or looking for good paying first-class investments in houses and lands. The operations of the firm are conducted on a large scale, and a brisk business is being carried on. The trio of copartners are all well and prominently known in this city in real estate and financial circles, and actively identified with manufacturing and commercial industries, and are among the most active members of the Commercial Club, Mr. Allmond being a director of this body.

J. DOLFINGER & CO., China, Glassware, Etc., No. 316 Market Street.—This business was started by Mr. J. Dolfinger in 1862. The members of the firm at that time were J. and O. Dolfinger, the latter being the son of Mr. J. Dolfinger. In 1875 Mr. E. Dolfinger, another son, was admitted, but no change was made in the firm name. The store which is four stories and basement, 30x190 feet in dimensions, is crowded with one of the best stock of goods in the south and west. China, glassware, lamps and art pottery novelties, table cutlery, etc., are here exhibited in almost bewildering profusion, the art exhibit being one of the best ever shown. All the varieties and grades of household china and crockery are also here, the best that America, both east and west, and the older countries of the world produce. They employ sixteen people and have an exceedingly attractive store, and the trade extends throughout Indiana, Kentucky, and the south generally. Mr. J. Dolfinger, the senior member of the firm, is an old gentleman, a native of Germany. He has been in Louisville for forty-six years. His two sons were born in this city. They are members of the Commercial Club.

J. B. BAIRD, Druggist, Corner Fifth and Jefferson Streets.—A decidedly popular pharmacy in this city is that of Mr. J. B. Baird, who is a skilled pharmacist of many years' experience and a graduate of the Louisville College of Pharmacy, and established himself in business in 1882. Recently he has made many improvements in the store and increased the stock. The interior fittings are of oak, and the laboratory is provided with every safeguard to insure accuracy. Everything in the line of pure, fresh drugs, chemicals, proprietary preparations of value and merit as medicines, pharmaceuticals, tinctures, extracts, perfumes, toilet and fancy articles, mineral waters, supplies for the sickroom, bandages, trusses, etc., are to be found here in profusion. Mr. Baird is sole agent for the Virginia Arsenic Bromide Lithia Water, and also prepares a number of special compounds having a wide reputation as medicines. He is a native Kentuckian and has lived in Louisville for the past quarter of a century, and for a period of five years prior to engaging in business on his own account was prescription clerk for Geo. A. Newman. He is a gentleman of unquestioned skill and ability, and one of the most popular known members of the pharmaceutical profession in the city.

J. W. STALLINGS, Grocer, No. 223 East Market Street.—This is justly considered one of the best grocery houses in Louisville. The business was established in 1870 by Mr. J. W. Stallings, since which time he has established a large and still increasing trade throughout the city. The premises occupied by him consist of a large and handsome three story and basement building, 20x110 feet in size, affording excellent facilities for carrying on the business. The stock of goods is always large and complete, and includes staple and fancy groceries of all kinds, smoked meats, hams, bacon, fresh and salt fish, a first-class quality of butter, shelf goods, Kentucky whiskies, foreign and domestic wines, brandies, cigars, household condiments, clover and field seeds of all kinds. Mr. Stallings offers to consumers of these goods inducements which are equal if not superior to those obtainable from any other quarter. Three courteous and obliging clerks are in attendance, and the trade is large and active. Mr. Stallings is a native of Bullitt Co., Kentucky, and a middle aged man. He is an active Freemason and a member of the Knights of Honor, an enterprising, energetic and reliable man, prompt and reliable, and well deserves the gratifying success he has achieved.

GRAN. W. SMITH & SON, Funeral Directors and Embalmers, Corner Seventh and Jefferson Streets.—A leading establishment in this city is that of Messrs. Gran. W. Smith & Son. It was founded in 1868 by Mr. Smith and his brother, who had been identified with the calling from boyhood. They continued together for a period of ten years, when Mr. A. S. Smith retired and Mr. Gran. Smith carried on the operations until 1882, when he took his son into partnership. Messrs. Smith have a neatly arranged office and handsomely fitted up warerooms, all the cabinets and fixtures being of walnut. Coffins and caskets of every kind, including those of metal and hardwood, cloth covered in plain and ornamental mountings, also robes and furnishings of every description

are always kept in stock. Two hearses are owned by the firm, also carriages and stylish horses. Embalming is attended to and the processes adopted are the very latest and best. Mr. Smith is well known in this city, where he has resided many years. He is a graduate of Prof. Clark's school for embalming, and as a funeral director is courteous, prompt, polite and considerate. He belongs to the C. K. of A., and is very popular. His son and copartner, Mr. J. V. W. Smith, is an experienced undertaker and embalmer, active and obliging and reliable in the performance of his duties, and all calls, day or night receive immediate attention.

G. ALBERDING, Manufacturer of Fine Cigars, No. 206 West Market Street.—A thoroughly representative concern in Louisville is that of Mr. G. Alberding, manufacturer of fine cigars, and wholesale dealer in manufactured tobacco, which was established thirty-two years ago by this gentleman. In 1864 Mr. F. Van Home became a partner, the new firm being known as G. Alberding & Co., and when in 1876 the latter gentleman retired from the firm, its original proprietor again undertook and has since conducted its sole management. Twelve skilled hands are employed under the personal supervision of Mr. Alberding, who is one of the most experienced cigar makers in Louisville, the capacity reaching 400 annually. Among the best-known brands are "Carolina," "Tom Bowling," "Pride of Louisville," "My Cousin," "Little Spanish," "Alameda" and others of equally enviable reputation. Only the best cured leaf tobacco being used, the smoking public in general thoroughly appreciate Mr. Alberding's well directed efforts to supply them with the best goods. He is a native of Germany and has for thirty-five years been a resident of Louisville, where he is widely known and highly esteemed by all classes in the community.

B. CONNOR & CO., Commission Merchants, Nos. 164 and 166 Fourth Street.—The foundation of this house dates from 1834, when business was begun by Mr. Connor, who subsequently took his sons, John B. and Chas. J. Connor, into partnership, and under the present title a success has been enjoyed not often accorded to a firm. The building occupied has three floors with a front of 30 and a depth of 200 feet, is equipped with every modern convenience for handling consignments of hay, grain, etc., which come in regularly and fully guaranteed to be of the best quality. Mr. Connor, the founder of this flourishing business, is one of the oldest and most prominent commission merchants in Louisville, where he has resided nearly all his life, coming to the city when quite young from Ireland. He sustains a high reputation in financial and commercial circles, and is an active member of the Commercial Club. He is the owner of considerable valuable real estate in the city and suburbs and the splendid property in which he is now doing business. His sons and copartners, Mr. John B. and Mr. Chas. J. Connor, were both born in this city. They were brought up to the business, and we know of no better recommendation for their house than the many years it has been established and in successful operation in this city.

JOHN RUBY, Boots and Shoes, Nos. 208 to 214 Seventh Street.—Louisville successfully competes with many industries, which is especially noticeable in the successful enterprise of which Mr. John Ruby is the head, who makes a specialty of the manufacture of men's, ladies', and children's boots and shoes. There is no point in the business with which Mr. Ruby is not fully acquainted, and he has created and developed a business which extends over Kentucky, Indiana and Tennessee, and has reached a capacity of 3000 pairs weekly. The business was started in 1877, by Messrs. Theo. Cimiotti & Co., to whom in 1889 Mr. John Ruby succeeded. He was formerly a member of the previous named firm, and on assuming the entire control brought to bear his experience, technical skill, and most distinguished success. Mr. Ruby employs sixty people, and his factory is fitted up with the best machinery, run by steam, furnished by an eight-horse-power engine. The factory, which is capable of producing 3000 pairs weekly, is now run to two-thirds of its capacity, and the rapidly increasing business gives promise that at no distant date its fullest capacity will be taxed. Mr. Ruby is a native of Louisville, and his energy and enterprise are commended by his numerous friends, who have watched his industrious and honorable career with increasing esteem.

THE GERMAN BANK, Corner of Fifth and Market Streets.—This bank was organized in 1869, duly incorporating under a state charter as the "German Bank and Insurance Company." In 1872, by the passage of an Act by the Legislature the banking and insurance interests had to be separated, when the bank duly reorganized under its existing title. It has had a great and substantial success and is a favorite with active business men, carrying the accounts of our leading bankers, companies, and firms, and by its last semi-annual statement having deposits amounting to \$2,362,070. The bank has a paid up capital of \$300,000, and the magnificent surplus fund of \$330,032, and on December 31st, 1890, the amount thus invested was \$1,752,076, and its last dividend was nine per cent. The Board of Directors includes Messrs. J. L. Deppen, J. B. Speed, George Wolf, D. Frantz, Jr., Harry Bishop, H. H. Littell, and P. Viglini. These are all familiar names, those of capitalists and business men of prominence. President Viglini is a respected and able financier, possessed of a wide range of experience, and is a recognized authority in every detail of banking. It is due to him to say that no bank here has made the growth that this one has since his assuming guidance. He has the valued support of Mr. J. L. Deppen as vice president, and Mr. Harry Bishop as second vice president, while Mr. Henry Walbeck is the efficient, attentive, and courteous cashier. The bank owns a magnificent building, forming a most valuable asset, and Louisville has no more valued financial bulwark than the German Bank, whose career has been one in the highest degree creditable to its officers and directors and beneficial to the public at large.

R. L. GEBHARD, Practical Watchmaker, Corner Fourth and Market Streets.—A practical and skilled watchmaker and repairer to the trade only, of long experience in this business, who enjoys a first class reputation for superior work throughout trade circles, is Mr. R. L. Gebhard, located at the southwest corner of Fourth and Market Streets. This business was originally founded in 1878, the present proprietor assuming sole control ten years later, and he has since conducted it with the same degree of success which has ever characterized its management. The premises utilized are on the second floor of a building, over the Third National Bank, and they are provided with all the necessary appliances and facilities for the successful operation of trade. Watches, clocks, and jewelry of all kinds are repaired for the trade in a thoroughly prompt and superior manner, in the highest style of the art. All the work done here is warranted to give perfect satisfaction in every instance, and the lowest charges consistent with excellent workmanship and fair dealings are asked. Three skilled assistants are regularly employed, and a leading specialty is made of repairing fine and complicated watches of all kinds, which cannot be satisfactorily attended to in similar establishments in this city. Mr. Gebhard, who is a native of Germany, is a most skilful and experienced exponent of his art, and has developed a most extensive and flourishing trade from the principal jewellers of Louisville. Mr. Gebhard wants it to be thoroughly understood that he works for the trade only, and counts among his patrons the leading jewellers of the city; and it is with great confidence that we accord him the representation of Louisville and surrounding districts.

MRS. L. RICHARDSON, Photographic Studio, Corner Fourth and Market Streets.—In few branches of art has such marked progress been made during the last quarter of a century as in photography. A perfection of result has been attained which marks the highest type of artistic development. Louisville has photographic establishments which will favorably compare with those of any city on the continent, and prominent among them is that of Mrs. L. Richardson. It was founded some five years ago by Mrs. Garrity, who conducted it with much success until the latter part of 1890, when she was succeeded by the present proprietress. The reception room is handsomely furnished, and its walls are hung with the finest specimens of artistic work, while the gallery and operating rooms are fully equipped with all the best perfected instruments and mechanical appliances known to the art. The studio is supplied with the most perfect apparatus and an admirably adapted arrangement for securing the proper light and shade to produce the best results. It is under the management of a skilled and experienced photographer, and employment is given to six artists and painters,

and the portraits taken are noted for the artistic pose and lifelike resemblance, while the lowest prices prevail. Mrs. Richardson furnishes portraits in oil, pastel and crayon, for which she has a large demand. She is a native of New York and has been a resident of Louisville off and on for the past three years.

CRUMP BROS., Photographic Materials, No. 363 West Jefferson Street.—An important enterprise recently established in this city that has at once secured a favorable and lasting hold on public favor is that of Messrs. Crump Bros., importers and dealers in photographic materials, whose establishment is desirably located at No. 363 West Jefferson Street. The premises occupied are ample and commodious, and include a two-story and basement structure, 18x40 feet in dimensions, appropriately fitted up and equipped with every convenience and arrangement for the purposes of the business. The stock, which is one of the largest and best selected in the city, includes cameras, lenses, dry plates, printing and toning outfits, tripods, lanterns, pure chemicals, and all kinds of photographic materials, embracing everything used in the business, which are offered to customers at extremely low prices. Messrs. Crump Bros. are sole agents in the United States for the patent fan photograph holder, which is a most unique and convenient device that will close like a fan and holds nine photographs. Professionals can always find at this establishment the best photographic apparatus and supplies in the market, all orders being promptly filled, while to amateurs substantial inducements and advantages are likewise offered. Two efficient assistants are employed, and their patronage extends throughout this and adjoining states. Both members of the firm are natives of this city.

C. C. SCHRADER, Drugs and Medicines, Nos. 1101 and 1103 East Broadway.—One of the most popular and accomplished druggists on East Broadway is Mr. C. C. Schrader, whose well equipped establishment is located at Nos. 1101 and 1103. Mr. Schrader has had many years' practical experience compounding and dispensing medicines, and has acquired a wide reputation for reliability, care and skill. The store has an area of 20x60 feet, the fixtures are all of modern design, the show cases of plate glass, and all the surroundings in perfect keeping with the character of the business. The prescription department is under the direction of Mr. Schrader, who compounds physicians' recipes and family receipts with that skill and accuracy his long experience enables him to exercise. He has recently placed in the store a full stock of drugs of standard strength and purity, and also chemicals and patent medicines of merit and reputation, pharmaceutical specialties, tinctures, dyes, extracts, etc., and choice perfumes, toilet requisites, fancy articles, chamois, mineral waters and everything belonging to the business, including surgical appliances. Mr. Schrader was born in this city, is widely and popularly known, and sustains a high reputation, and the establishment is pronounced one of the most reliable in Louisville. He is doing a splendid business and his patronage is of the most permanent and substantial character.

S. C. WALKER, General Commission Merchant and Wholesale Dealer in Hay and Grain, No. 135 Third Street.—Among those active and general commission merchants and dealers in grain, etc., there are probably none so well known "on 'change'" as Mr. S. C. Walker, whose enterprise, judgment, and sterling reputation have made him widely popular. The flourishing business he is now conducting had its origin in 1865, and was established by Brown, Johnson & Co., Mr. Walker being the junior partner, and succeeded to the entire control in 1857, and has become leader among the staunch, reliable wholesale dealers in the trade. He handles all kinds of products, making a specialty of grain, hay, straw, etc., by the carload lots, which he receives direct from producers and shippers in the great northwest, and through the west and all the surrounding states. Mr. Walker is a thorough, straightforward business man, and to those favoring him with consignments never fails to make correct returns. He is a gentleman in middle life, a native Kentuckian, and has lived in Louisville upwards of a quarter of a century. He is a prominent member of the board of trade, and sustains a high reputation in financial and commercial circles.

GEO. W. CORBIN, Sign Writer, Etc., No. 923 West Market Street.—As an expert sign writer and decorative painter Mr. George W. Corbin is, by common consent, one of the foremost exponents of his art in the Falls City. Being a thoroughly practical man in this line of industrial activity, of first-class ability and originality of conception, he founded this enterprise on his own account in 1887, and meeting, from the inception, with popular favor



among our leading business men, he has since developed a large and prosperous trade, which is annually increasing in volume and value. The premises occupied are located on the ground floor of the building No. 923 West Market Street, have dimensions of 30x75 feet, and are in all respects admirably adapted for the advantageous prosecution of the business. Mr. Corbin is prepared to execute at the shortest possible notice everything in the line of sign painting, in pictures, emblems, caricatures, glass and embossed, gilt and bronzed, script, block, and ornamental brass, nickel or zinc engraved work; canvas, netting and wire-screen work; likewise rural advertising, board-sign and dead-wall work on railroad, steamboat, or highway routes. His facilities for the prompt fulfillment of all orders are unsurpassed, and embrace the employment of a force of from three to five skilled and proficient letterers, writers, and general artists in the business. Mr. Corbin was born in Indianapolis, and though still a comparatively young man, has travelled as journeyman all over the country, on two occasions visiting Europe. He is a popular comrade of the G. A. R. and order of Sons of Veteran.

EP. MARTIN, Commission Merchant, No. 826 Broadway.—Louisville is one of the most important points on the Ohio River, and the centre of an active trade in all commodities. An extensive trade is done by commission merchants, among whom there is none better known than Mr. E. P. Martin, who gives his special attention to filling orders for tan bark, hoop poles, staves, headings, lumber, etc. Mr. Martin has been identified with the business many years, and commenced operations in 1869 under the name and style of E. P. Martin & Co., but since 1878 has conducted the trade on his own account, and has established permanent business connections in Kentucky, Indiana, Tennessee, Alabama, and the south. Mr. Martin was the first some years ago to ship tan bark from Alabama and Tennessee to the Louisville market, and controls an immense trade in that staple article of commerce. He is the regular commissioned measurer of tan bark for Jefferson County, and as a business man and citizen sustains a high reputation in financial circles. He is a gentleman in middle life, a native of Louisville, and prior to engaging in his present business was active in the grocery trade.

WH. HILL, Locksmith and Bell Hanger, and Dealer in Hardware, No. 403 N. S. Broadway.—This business was established thirty-eight years ago, has been remarkably successful ever since, and has worked up a trade that but few can surpass. It was founded in 1865 by the father of the present proprietor, and in 1881 his son succeeded, Mr. George Hill retiring from business. The store is quite large and commodious, 20x60 feet, is fitted up in a very attractive manner, and thoroughly equipped with every convenience necessary for handling the various kinds of goods dealt in, which comprise a full assortment of American and foreign builders' hardware, embracing screws of every size and description, nails, butts, hinges, lag-screws, washers, sash-weights, sash chains and cords, cutlery from the most famous manufacturers, mechanics' tools, contractors' and builders' supplies, files and rasps of domestic and foreign production, bolts, wrought-iron nails, spikes, rivets, drills, bronze house trimmings, farmers'

supplies, shelf hardware, garden tools, enamel wire, house furnishings, general supplies in iron goods and tools for all trades. A very large business is carried on here, which is rapidly increasing to formidable proportions. He was formerly located on Preston Street, having occupied the present location only three years. The trade is both wholesale and retail, principally wholesale, and extends throughout the entire city and state. This house has become deservedly popular, not only for the excellence of its goods, but for the extremely low prices charged for them. Mr. Hill is a native of Louisville, a young man, and an active member of the I. O. O. F.

EG. SCHWEITZER, Druggist, Corner Twentieth Street and Portland Avenue.—This business was established in 1870 by Mr. F. J. Schweitzer, and continued by him until 1883, when he admitted into partnership his brother, Mr. E. G. Schweitzer. In December, 1890, they dissolved partnership, Mr. E. G. Schweitzer having built an elegant and commodious store, which on January 1, 1891, he opened on his own account. The premises comprise a two-story frame building. The store is elegant in its appointments and fixtures, counters and cases, which are of polished oak. He carries a large and well selected stock of pure, fresh drugs, chemicals of all kinds, mineral waters, all the proprietary remedies of standard reputation, toilet and fancy articles, perfumery, etc.; also a fine and selected stock of cigars and tobaccos. Mr. Schweitzer is a graduate of the Louisville College Pharmacy, and a member of the Kentucky State Board of Pharmacy and of the Louisville College Alumni.

LOUISVILLE FISH AND OYSTER CO., Wholesale and Retail Dealers in Oysters, Fish, Etc., Nos. 358 to 364 Second Street; J. Weisenstein, Proprietor.—One of the most successful and reliable concerns in the city is that known as the Louisville Fish and Oyster Co., which was established twenty-five years ago, and its trade now extends throughout all sections of the city and its vicinity. The premises occupied comprise a ground floor and basement, each being 18x100 feet in area, fully supplied with modern appliances, refrigerators, etc., for the proper preservation of the choice and well selected stock. Mr. Weisenstein deals largely at wholesale and retail in fish, oysters, game, poultry, canned goods, fruit, celery, etc. He handles the best goods and supplies in the market, quotes lowest prices, and delivers orders free to any part of the city. Oysters are received daily during the season direct from Baltimore from Messrs. Moore, Roberts & Co., and also from Norfolk, Virginia, and their fish are received direct from first hands from both lakes and ocean. Mr. Weisenstein was born in Germany but has resided in Louisville since 1857, where he is greatly respected by the community for his integrity and energy. During the Civil War he served three years in the 28th Ohio Cavalry, was present at some of the most important battles of the war, and was severely wounded in the head. Mr. Weisenstein is a popular member of the G. A. R., Knights of Honor and Knights of Pythias.

PG. BERLE, Dealer in Boots, Shoes and Rubbers, No. 439 East Market Street.—On East Market Street in the boot and shoe trade a large and important establishment is that of Mr. P. G. Berle, which has become known as one of the most desirable places at which to obtain the newest and most desirable and most fashionable styles of boots and shoes for ladies, gentlemen, misses, and children. This business was established forty-eight years ago by the father of the present proprietor, who conducted it very successfully up till 1882, when he retired from business. Mr. Berle receives his stock of goods direct from the leading manufacturers in the country, and as he obtains only those that he knows are desirable and will meet the wants of his customers, those who deal with him will find that he can accommodate them at the very lowest prices, and furnish a neat fitting boot or shoe that will give the best satisfaction. He also has a general line of slippers, rubbers, and all those articles that belong to the trade. Of Mr. Berle, who conducts this business, and who is a native of Louisville, we can say that he is an honorable, upright business man, and a useful, popular citizen. He is a young man and has been established in business since 1882, and has met with that success which he well merits and deserves. He is a member of the Masonic Order and of the Knights of Pythias.

MC DANIEL & STARK, Druggists, Corner Eighth and Walnut Streets.—A representative and progressive firm is that of Messrs. McDaniel and Stark, who in 1885 purchased the interest of the late Lucien Alexander, who some twelve years previously founded the pharmacy located at the southwest corner of Tenth and Jefferson Streets, but which the present firm subsequently removed to the present location in 1887. The premises occupied are spacious, convenient and elegant, and contain a large stock of the finest drugs and chemicals, proprietary medicines of acknowledged merit and reputation, fancy toilet articles, perfumery, mineral waters, surgeons' and physicians' requisites, etc., supplemented by a choice line of imported and domestic cigars and tobacco. There is no branch of the drug business so important as the careful and intelligent compounding of physicians' prescriptions and family recipes, and this branch holds a paramount position in this establishment. All modern appliances have been provided to secure accuracy, and no persons more fully appreciate the responsibility that rests upon them in such connection than Messrs. McDaniel and Stark. The individual members of the firm are Messrs. L. C. McDaniel and T. E. Stark, both natives of Kentucky, born respectively in Union and Nelson counties, and respected residents of Louisville for some six or seven years past. They are both skilled exponents of the theory and practice of pharmacy, Mr. McDaniel being a prominent member of the Kentucky State Pharmaceutical Association, and also a member of the Louisville College of Pharmacy. They act as sole agents for the celebrated New England Bovine Vaccine Virus, the purest and most efficacious animal extract of its type in the world.

CHAS. BAKROW & CO., Distillers, Nos. 216 and 218 Seventh Street.—The foundation of this business dates from 1875, when it was established by J. Simon & Co., who sold out in 1885 to the present firm, since when operations have been conducted under the able management of Mr. Bakrow, the head of the firm. This house is one of the best known in the trade, and the goods have become staple in the market. The building contains a splendid assortment of fine old copper distilled Bourbon and sour mash whiskeys, which are in every respect superior, while with relation to the customers no house could occupy a position entitled to more consideration. Mr. Bakrow is a young man, a native of this city, and very popular in commercial circles. Trade is active and brisk, and continues to grow and increase each succeeding year.

R. BAUDE, Watchmaker and Jeweller, No. 312 Market Street.—A leading exponent of the watchmaker's and jeweller's art in Louisville is Mr. R. Baude. A native of Germany, he removed to the United States in 1871, when a mere lad, taking up his residence in this city three years later. He became a member of the firm of Iron & Baude, and in 1883, upon the retirement of the former, succeeded to the sole control of the business. Thoroughly experienced in his art, he soon placed his house in the foremost rank, building up a business which has grown to its present vast proportions. The stock is large, choice, and comprehensive, embracing everything found in a first-class house of this nature, such as diamonds, pearls, rubies, emeralds, and other precious stones, set and unset, fine gold and silver Elgin and Waltham watches, bronze and marble clocks, as well as time pieces of less value, solid and plated silverware, jewelry of every description, gold, silver, and steel framed spectacles and eyeglasses, opera glasses, and other optical goods, etc. Mr. Baude is a practical watchmaker, and fine watch repairing is a leading specialty. Engraving and diamond setting are also specially attended to. Mr. Baude is a gentleman of thorough reliability, and is one of our most promising and popular young business men.

FRED. C. MILLER, SR., Pharmacist, Corner Clay and Market Streets.—An old established and thoroughly trustworthy house engaged in this business in Louisville, which has always maintained a most enviable reputation for superior goods and service and honorable business methods, is that of Fred. C. Miller, Sr., druggist and apothecary. This establishment was founded by him in 1863, and from the start a large and influential patronage has always been enjoyed. The premises occupied are 21x60 feet in measurement, and neatly and tastefully furnished, while two skilled assistants are constantly employed. A very large prescription and

family recipe trade is supplied, and all the best appliances have been provided to secure accuracy and precision in compounding them, which is done at all hours. The stock embraces pure and fresh drugs, chemicals and pharmaceutical preparations, proprietary remedies of established merit, perfumes, toilet articles, sponges, etc.; in fact, everything found in a well regulated drug store, besides a full line of imported and domestic cigars and tobacco, is at all times carried. Mr. Miller is sole proprietor for his dyspepsia and Worm Remedies, besides numerous other kindred preparations, of which he makes a specialty. He is a native of this city, and a thoroughly competent, experienced, and legally qualified pharmacist, being a member of the State Pharmaceutical Association, besides recording secretary of the Louisville College of Pharmacy from its organization.

ED. M. KETTIG, Dentist, No. 319 West Walnut Street.—Among the able representative professional gentlemen in this city, it is within the bounds of verity to say that none are more highly noted for their professional skill than Edmund M. Kettig, M.D., D.D.S., who is a regular graduate of the Hospital College of Medicine, one of the best medical colleges in the county, and also of the New York College of Dentistry. The reception rooms and dental parlors are probably the most tastefully arranged and fitted up of any in the city, and are indeed very elegantly furnished and complete in all appointments, and provided with the newest and most approved appliances and devices known to the profession. The building in which he is located, No. 319 West Walnut Street, adjoining Macaulay's Theatre, is owned and was erected by him in 1887. Dr. Kettig was born in this city, and is not only esteemed for his professional attainments, but also as an honorable gentleman and useful, influential citizen. He is a member of the State Dental Association, and enjoys the regard and confidence of a large circle of friends and patrons.

R. H. DORN, Dealer in Malt, Hops and Distillers' Supplies, No. 119 Third Street.—The handling of malt, hops and distillers' supplies is represented by none so well as Mr. R. H. Dorn, who has been engaged in it since 1875. The building has three floors and dimensions of 30 feet by 125 feet. It is well adapted for the storage of stock, with every facility, including an elevator. Mr. Dorn is constantly receiving malt and hops of a superior quality, and can quote prices that cannot be otherwise than satisfactory. His trade continues to grow apace, and each succeeding year is becoming more widely extended. Mr. Dorn, who has lived in Louisville nearly all his life, was born in Italy, and came here when a boy. He is a thorough business man, upright, fair and honorable in his dealings, and sustains a high reputation in financial and commercial circles. He belongs to the Knights of Honor, Order of Odd Fellows, Knights of Pythias, Iron Hall, and is a popular, well-known member of the Board of Trade.

H. STRUBY, Architect, No. 666 West Jefferson Street.—The architectural profession is well represented in this city by Mr. H. Struby, who holds a prominent place. He is a native of Switzerland, an earnest student of his chosen science, in which he became proficient under the careful training of the most distinguished architects in his native country. He located in Louisville in 1849, and has been established in business since 1858, and achieved marked success, and designed and superintended many of the handsome buildings that adorn the city. It would be a useless effort to publish the list of all the buildings that are monuments of his skill. However, we may name the Odd Fellows' Hall, Liederkranz Hall, the Masonic Home, and Falls City Hall, which for solidity of construction as well as architectural beauty and convenience need no eulogium at our hands. He has also erected many handsome private residences which are particularly noticeable. During his long residence in this city he has always been prominently identified with all movements looking to the advancement of the best interests of the community. He is now in the 70th year of his age, hale, hearty, clearheaded, bright, and cheerful, enjoying the esteem and confidence of a wide circle of friends and acquaintances. For a period of two years prior to engaging in business on his own account he was employed in the office of the old firm of Shercliff & Noyes.

S. J. THOMPSON, Florist, No. 261 West Jefferson Street.—The cultivation and sale of flowers and ornamental plants form an important branch of industry in every business centre, and is, without doubt, one of the most pleasing among the various associations of daily life. The cultivation of flowers is one of the most delightful of employments, and he who engages in it confers upon others, whose callings prevent their doing so, much of the pleasure which he himself enjoys. One of the leading representatives of this business in the Falls City is Mr. S. J. Thompson, whose headquarters are located at No. 261 West Jefferson Street. The business was primarily established as a conjoint family enterprise in 1883 under the firm style of Thompson & Co., Mr. S. J. Thompson assuming sole control of its affairs in 1886. He is a thoroughly expert florist and horticulturist, and fully understands the best methods of cultivating plants and flowers; in short, his ability and excellent taste as a florist are too well known to need extended comment at our hands. He is acknowledged to be one of the most successful designers of floral decorations, wreaths, and emblems in this section—a fact which is amply evidenced by the very large trade done by him in cut flowers (especially rose buds), an immense number of which are annually sold by him. His trade likewise in bulbs, plants and seeds, metal designs, ferns, and hanging baskets reaches a large figure, and is broadly distributed throughout Louisville and her environs. Mr. Thompson was born in Salem, Virginia, and has resided in Louisville for the past twenty-four years, where he enjoys the distinction of being the leading exponent of floriculture in all its branches in this section.

HENRY WOLF, Watchmaker and Jeweller, No. 508 Preston Street.—An old established and flourishing house in this city enjoying an excellent reputation in the trade is that of which Henry Wolf, the well-known watchmaker, jeweller, and engraver, is the able and efficient proprietor. This enterprise was founded in 1857 by Geo. Wolf & Son, who conducted the business together most successfully up to 1875, when Mr. Geo. Wolf retired, and his son assumed entire control. The premises occupied are 35x40 feet in dimensions, elegantly fitted up with plate glass show windows, cases, ornamental walnut fixtures, counters, etc., and supplied with every convenience for the handling of the extensive and valuable stock. A fine assortment of gold and silver watches, clocks, elegant jewelry in great variety, solid silver and plated ware, opera glasses, art novelties, etc., is at all times carried. Mr. Wolf employs a most skilful engraver and diamond setter, which class of work is given special attention, being done in the highest style of the art; likewise repairing of fine watches, jewelry, etc., is promptly and reliably executed at most reasonable rates. Mr. Wolf, who is a native of Germany, is a practical and expert watchmaker of long experience, fair and equitable in all his dealings, and enjoys an extensive and flattering patronage. He is prominent in social as well as mercantile circles, being a member of the Jewellers' League of New York, and served with the Home Guards during our late Civil War.

J. M. CLARK & CO., Proprietors of Hyman Pickle Works, Nos. 136, 138, 140 and 142 Second Street, and Nos. 207 and 209 Washington Street.—One of the great and flourishing industrial establishments of Louisville is the "Hyman Pickle Works," of which Messrs. J. M. Clarke & Co. are the enterprising proprietors. The business was established in 1884 by Mr. J. M. Clark and Mr. T. L. Jefferson, under the existing name; the superiority of their product, the care taken selecting and curing their raw material, and only using the finest ingredients, resulted in a remarkable growth, and eventually on September 1st, 1890, the vast interests involved were duly organized and incorporated, with a paid up capital of \$100,000, Mr. Clark becoming the president, while Mr. Jefferson became the secretary and treasurer. Both gentlemen are young and energetic, capable and enterprising, and have achieved deserved success in many large enterprises in which they have engaged. They have recently erected a large addition to their factory on Second and Washington Streets, and now have one of the most complete establishments of the kind in this country. The main building is three stories and basement in height, and 90 by 150 feet in dimensions, back of which is their brining house, 40x200 feet fully equipped for carrying on the business. They employ seventy-

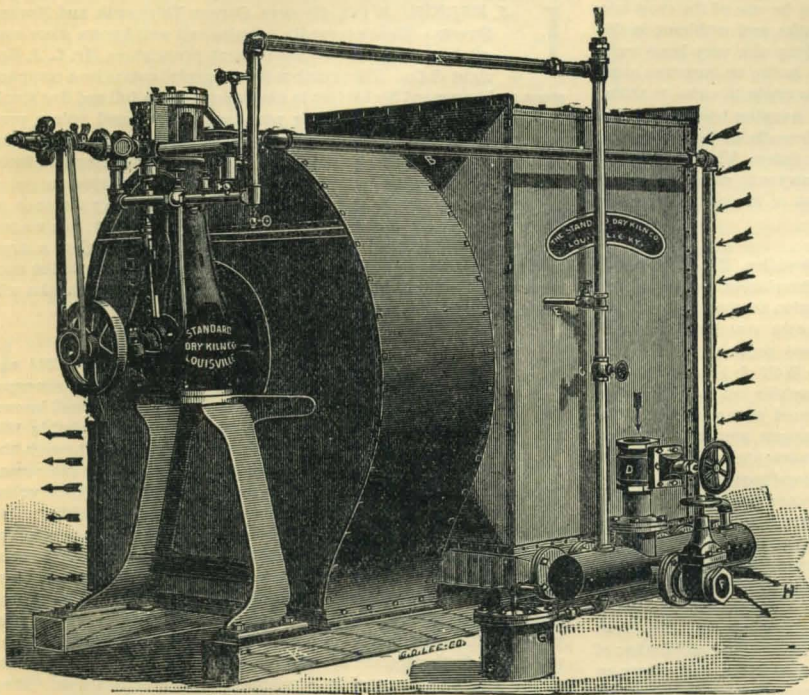
five to one hundred hands in the manufacture of full lines of pickles, ketchup, sauces, extracts, and baking powder, all under the famous "Hyman Brand." The goods put up under this brand are preferred by the best class of trade everywhere and are having an enormous sale all over the United States. The company has special facilities for securing pickles, its branch brining houses being located at Chicago and Grovertown, Indiana, central to finest regions of growth. Mr. J. M. Clark is notably progressive, exercising the soundest judgment in the guidance of this flourishing corporation. He is also the president of the Louisville Zinc and Lead Mining Company, and also of the Missouri Mining Company, and is a popular and public spirited citizen. Mr. T. L. Jefferson is a prominent capitalist, a director of the Bank of Louisville and of the Louisville Trust Company, and is the president of the Southern Warehouse and Transfer Company.

L. J. ENRIGHT & CO., Grocers, Corner Thirteenth and Market Streets.—This deservedly popular and well known store was established in 1890 by the present proprietors, Mr. L. J. Enright & Co. The premises here occupied comprise a compact store and basement 30x100 feet in dimensions, and a full and fine stock is constantly carried, embracing pure teas, coffees, and spices, preserved and canned goods, choice dairy butter, lard, eggs, flour, and fancy and staple groceries of all kinds, also a stock of hay and feed, while three courteous and efficient assistants are employed, no pains being spared to render the fullest satisfaction in every instance to customers. Goods are delivered to any part of the city, one wagon being in constant use. Mr. Enright is a young man, enjoys a large and local patronage, is a native of this city, and fully merits the success which he has attained, and all who have dealings with him will find him to be courteous and obliging.

SCHMUNK & KEIPER, Fish, Oysters and Game, Nos. 314 and 316 Second Street.—Prominent among the leading concerns devoted to this interesting line of commerce is the well known house of Messrs. Schmunk & Keiper. It was founded in 1883 by Messrs. Jacob Schmunk and William Keiper, and through the push, energy, and practical knowledge brought to bear in their management a success was at once secured and a large and prosperous business built up. Here the patrons of the house will always find the best of sea, river and lake food, from the royal salmon to the plebeian eel, or the beautiful brook trout to the massive sturgeon; also the finest Baltimore and Norfolk oysters, barnyard poultry, and game from every part of the continent. The trade is large, and covers the south, north and west, while in the city it is of vast proportions, in oysters alone over seven hundred gallons being handled monthly. Both partners are thoroughly conversant with the wants of the public, and can always guarantee entire satisfaction. They are natives of Germany, and have resided in this city, Mr. Schmunk since 1881, and Mr. Keiper since 1874. The latter is a member of the Knights of Honor.

M. A. JENNE, Wall Paper and Window Shades, No. 532 East Market Street.—An old established and ever popular exponent of this branch of trade is Mr. W. F. Jenne. This gentleman is well known as a painter, decorator, and designer of interior decorations, is an extensive dealer in wall paper, window shades, paints, frames, and pictures, etc., and has an established reputation. This business was originated in 1882, and the eminent success which he has attained in the conduct of the business clearly proves his thorough adaptation to all requirements. The premises occupied for trade purposes comprise a store 20x70 feet in dimensions, and possess all the most modern facilities for the prompt and artistic accomplishment of the work in hand. The present location has been occupied four years, and from four to six in help are employed, according to the season. Here is displayed a complete line of wall paper from the most celebrated manufacturers of this country, and which cannot fail to attract the attention and elicit the admiration of every visitor. Mr. Jenne buys through Cincinnati, Chicago, Philadelphia, and New York jobbers, and also handles artists' supplies and materials, bronzes, etc. He is a native of this city, is now thirty-eight years of age, is a member of the Knights of Honor, and a practical and successful man at his trade.

THE STANDARD DRY KILN CO., Manufacturers of Hot Blast Apparatus for Drying and Heating, Nos. 1226 to 1230 West Main Street.—The hot blast apparatus is not only considered the most effective for drying material of all kinds, but for heating and ventilating buildings is unquestionably without an equal. It is well known that the most certain way of heating a room or building is by securing a circulation of heated air within it. This the direct steam heating system is incapable of doing; consequently it is slow of action in heating up a cold building. A forced circulation of the heated air, however, overcomes this difficulty, and renders the system positive, for the reason that the air by means of ducts, flues, or pipes is conducted to any desired point, and compelled by the pressure of the blower behind it to do its work of heating by circulation. It is considered by all who have instituted comparisons and observed the practical operations of this system that it stands alone in its merits. By the use of the Blower System, as it is called, an



entire absence of the well founded objections to other methods of heating is secured. There is no furnace to fill the rooms with escaping gas, no incessant packing of valves and repairing of leaky pipes, inseparable from the use of steam radiators. In point of convenience, ease of regulation, compactness, cleanliness, and economy of cost and maintenance, it is without a rival. Aside from these considerations, the sanitary benefits derived from this system cannot be well estimated, as a constant supply of uniformly heated fresh air is being distributed over every part of the building regardless of the outside temperature. By referring to the accompanying engraving, it will be seen that the component parts of this drying and heating apparatus consist of a heater and blower with direct attached engine. The cold air is drawn over the steam pipes by the action of the blower, and the heated air is conducted from the blower by means of flues to the dry room or building to be heated, as the case may be, where it does its work effectually, and in a manner that is most acceptable to all buyers. The apparatus here illustrated has many novel features and is undoubtedly the simplest, most practical and efficient machine of the kind made. It is manufactured by the Standard Dry Kiln Co., of this city. This company was established under its present style in 1887, by Messrs. Bemis and Elliott, and incorporated in January, 1890. The present officers are A. T. Bemis, president, Robert Elliott, secretary and treasurer. This business was started as above in a small way, and has increased at a remarkable rate, so that now the trade extends to all parts of the United States and Canada, from the Atlantic to the Pacific coasts. The success of

the Standard Heating and Drying Apparatus, which has been most gratifying, is not due solely to the indisputable merits of the machine, but also in some degree to the personal supervision given to the details of the business, and to a conscientious effort on the part of the officers of the company to please their patrons. To those interested in any way in the rapid and successful drying of lumber, staves, brick, etc., or the most approved method of heating and ventilating buildings, it is suggested that they apply to this company for one of their illustrated catalogues, which will be found very interesting reading.

LOUIS STRAUS, Clothier, Etc., No. 508 West Market Street.—Among the representative business houses in the clothing and gents' furnishings trade that of Mr. Louis Straus, known as the Drive Clothing Company, stands unquestionably in front. It was originated by him in 1865, and from its inception has always been liberally and honorably conducted, and a splendid business has rewarded his well directed efforts. The location, No. 508 West Market Street, between Fifth and Sixth, is both central and desirable, and very convenient for the customers. The present store has been occupied since 1885, and previous to that date premises were utilized primarily at the corner of Ninth Street and Broadway, again for seven years on Market Street, between Third and Fourth, removal being made necessary to meet the steadily growing demands of the trade. The handsome store is of ample dimensions, and all the surroundings are in perfect keeping with the character of the business. A fine stock of goods is displayed in the establishment, and no exertions or expense have been spared to render it unapproachable in variety and extent. It is replete with every description of fine ready made clothing for men's, youths', and boys' and children's wear, in all the latest and most fashionable fabrics, supplemented by a choice assortment of gents' furnishing goods, underwear, neckwear, shirts, collars, cuffs, gloves, umbrellas, also hats, caps and fur goods. Two assistants who fully understand their duties are employed, and Mr. Straus always has rare bargains in the best quality goods to place before his patrons and the public. He is of German nationality, and a respected resident of Louisville since 1860. Mr. Straus is likewise a popular comrade of the G. A. R., serving three years and a half in the ranks of Company E of the Sixth Kentucky Infantry, and is also a prominent member of the Independent Order of Odd Fellows.

JOS. RAMSER, Roofing, Etc., Etc., No. 735 Seventh Street.—Mr. Ramser gives his special attention and is particularly engaged in the business of metallic roofing and guttering in this city, and as indicative of the esteem in which he is held in Louisville as a competent, reliable, and successful mechanic in his line, we would mention the fact that he is probably awarded as many contracts for roofing as any of his competitors in this line of industry. He is also a manufacturer and finisher of all kinds of tin and copper, and makes a specialty of setting and repairing hot-air furnaces, stoves and grates. The premises occupied are spacious and commodious, conveniently fitted up, well stocked, and are equipped with all the tools and appliances for the advantageous prosecution of the business. Mr. Ramser was born in Louisville, and was, so to speak, reared in the roofing business under the able tuition of his father. He primarily engaged in business at Ninth and Walnut Streets in 1889, subsequently removing to the suburb of Portland. Here he unfortunately lost everything in the cyclone of March, 1890, but with characteristic energy re-opened at his present location, No. 735 Seventh Street, some eight months ago, where his prospects, under existing favorable auspices, are of a highly flattering character. He is a popular member of the Louisville Liederkranz Singing Society.

LOUISVILLE STEAM FORGE CO., Manufacturers of Car Axles, Etc., Shipp Avenue, Corner Sixth Street.—In the manufacture of car axles and other forgings one of the most progressive and reliable concerns in Kentucky is that known as the Louisville Steam Forge Company. This company was incorporated in 1880 with a paid up capital of \$75,000, its executive officers and directors being Norvin Green, president; John E. Green, vice president and secretary; Jacob Losey, superintendent; and J. B. Wilder and Warren Green, directors. The works and grounds have an area of six acres. The different departments are supplied with the latest improved tools, machinery, and appliances, operated by a powerful steam engine. Here are four first class steam hammers, and the premises are connected by a switch with the L. & N. R. R. The company employs fifty skilled workmen, who turn out 400 axles and other forgings weekly. The car axles made by the company are unrivalled for strength, quality of materials, workmanship, and durability, and have no superiors in this country. Besides constantly testing the character and quality of the metal used, every axle undergoes a rigid inspection in regard to its strength and reliability before it is allowed to leave the works. If it shows any defects, even in the slightest degree, it is condemned and broken up. The trade of the house is chiefly with leading car builders and railway companies. The officers are active members of the Board of Trade and Axle Makers' Association, and are highly regarded in business circles for their integrity, energy, and enterprise. Mr. Norvin Green is also president of the Western Union Telegraph Company, and is one of Louisville's influential citizens.

JOHAN JARVIS, Dealer in Fresh Meats, Corner Seventh Street and Broadway.—An uninterrupted career of over half a century marks the history of the meat market now conducted by Mr. John Jarvis. It was first opened in 1835 by Mr. Joseph Morley, and in 1846 came under the sole control of John Jarvis, who has since become widely known as not only one of the oldest dealers in fresh meats but one of the most reliable. Throughout his long career he has always made it his aim to supply only the choicest fresh meats, and that he has been successful is to be seen to-day in the flourishing business he has secured. The premises are provided with refrigerators kept scrupulously neat and clean, and adapted in every way to all purposes of the business, and daily a fine display is made of splendid beef, veal, lamb, mutton, pork, etc., of a superior quality. Mr. Jarvis was born in England and came to this country with his parents when five years old, and has ever since resided in Louisville. He is in the full prime of life, and as a business man and citizen has always enjoyed the esteem and regard of the community. Mr. Jarvis supplies a large demand from the city and all the surrounding sections.

MARTIN GABLE, Engines, Boilers, Shafting, Pulleys, Etc., No. 516 Third Street.—A thorough, experienced machinist is Mr. Martin Gable, coming here from Pennsylvania, his native state. He is a thoroughgoing, wideawake business man, and as a machinist fully equal to the best in this section. He commenced business operations in 1887 as a copartner in the firm of J. W. Young & Co., which continued about a year and the enterprise abandoned. Mr. Gable was not long idle: he cast about for a suitable location, which was soon found, and he at once laid the foundation of the business he is now conducting. The building occupied is an iron frame structure, well equipped with machinery operated by steam power, and furnishes employment to from five to ten experienced workmen. Mr. Gable builds engines, boilers, machinery, etc., and makes a specialty of repairing all kinds of engines, gearing, shafting, pulleys, printing and lithographic machinery, etc., and assists inventors in perfecting intricate and complicated machinery. Mr. Gable is agent for the Van Duzen gas engine, which he can furnish at manufacturers' prices. He is an upright, honorable business man, careful, reliable workman, and sustains a high reputation in this community. He belongs to the Knights of Pythias, and the Knights and Ladies of Honor, and is well known and popular.

H. S. SAUNDERS, Pension Attorney, No. 523 Court Place.—Owing to the necessary legal forms which have been established to protect the pensioner, the average citizen drawing from the bounty of the United States Treasury usually places his claim in the hands of a reliable pension agent, and in

Louisville none can be found more faithful and trustworthy than Mr. H. S. Saunders, who established this agency in 1884, where he has every facility for conducting his extensive and steadily growing business. Mr. Saunders primarily engaged in business in 1859 as a dental surgeon in Lebanon, Ky., after qualifying himself for such profession through the medium of the celebrated Ohio Dental College at Cincinnati. He subsequently removed to Louisville in 1865 and devoted his attention to the practice of dentistry. In 1884 he began the claim business, his connection with the Bureau of Pensions at Washington eminently fitting him for this service. All of his business is transacted by mail, and every effort is made to efficiently secure to pension claimants their rights. Mr. Saunders undertakes the collection of all kinds of government claims, and has been remarkably successful in everything he has undertaken in this direction. He is prompt, thoroughly honorable and reliable, and is possessed of that practical knowledge of the working of the government department that especially adapts him for his present calling. Mr. Saunders is highly respected in this community, and was formerly an active member of the organization of I. O. O. F., Independent Order of Foresters, only seceding from that body by reason of perfectly justifiable objections to a brother member whose actions were hardly in accord with Mr. Saunders' well known principles of rectitude and fraternal harmony.

ED. STOLL & SON, Fruit and Produce Commission Merchants, No. 141 West Market Street.—The foundation of this house dates from 1859, when it was established by Mr. Ed. Stoll and continued until 1875, when he took his son, Mr. Henry Stoll, into partnership. It is one of the oldest houses in its line, and from its inception has always been successful. The premises occupied are owned by Mr. Ed. Stoll and comprise a three story building with basement. Every convenience is provided for consignments, which come in daily and consist of butter, fresh eggs, poultry, and fruits, berries, melons, and vegetables when in season. A specialty is made of potatoes, apples, and onions, which are received in large lots, and business transactions are carried on all through Kentucky and the south. The reputation of the Messrs. Stoll is of the very highest character, and they are endorsed by all having dealings with them. Mr. Edward Stoll, who was born in Germany, has been in this country many years, and during his long business career in this city has ever maintained the esteem and confidence of the community. His son and copartner, Mr. Henry Stoll, is a native of this city and is well known in the fruit and produce trade, having been brought up in it. The house is one of the staunchest in the city, and producers and shippers will find it to their advantage to make a factor of it in the management of their sales.

F. M. HEINIG, Stoves, Tinware, Etc., No. 1040 West Market Street.—In few branches of trade has the march of progress wrought such veritable revolution of late years in this country as in the stove and kindred lines of business. What with the invention and improvement and development of skill, something closely akin to perfection has been reached in this department of industrial activity. A popular prospering and old established house in this line is that of F. M. Heinig, manufacturer of and dealer in stoves, tinware, china and glassware, No. 1040 West Market Street, than whom none engaged in the business in and around Louisville has been more fortunate in establishing and maintaining a high reputation, both as to the superiority of goods made and handled and the excellence of work executed. The premises consist of salesroom and office, japanning department and factory for manufacture of both plain, pieced, and japanned ware, each of ample dimensions for the specialties of its own manufacture of goods of first quality, which consist of toilet sets, water coolers, coal vases, bowls and pitchers, grocers' tea caddies, spice cases, flour caddies, besides many others, his patterns and styles of shapes and elegant decorations, being of his own original ideas, and very unique. He manufactures also a complete line of pieced and planished tinware, all manufactured by machinery of improved patterns. The general stock embraces stoves, heaters, and ranges of the latest improved patterns, general hardware, tin, granite, and agate iron ware, foreign and domestic china ware and glass goods, etc., special attention being given to every description of japanning of tin, iron, and copper work, and rejapanning of sewing machines, scales, etc. Some twenty skilled and experienced hands are employed.

JAMES DAY, Guns, Etc., No. 218 Third Avenue.—In writing a detailed account of the industries of Louisville, with some mention of those individual enterprises that have conducted so greatly to the benefit of the community, we must not overlook the fact that no little vitality has emanated from the trade in arms, ammunition, fishing tackle, and general sporting goods. Prominent as the oldest-established house in that line is that now owned and managed by Mr. James Day at No. 218 Third Avenue, near Main Street. This time-honored concern was established by a Mr. M. Dickson as far back as 1829, and was ably conducted by him for the succeeding thirty-three years, the business passing into the hands of a Mr. Gilmore in 1863, he, in turn, selling his interest to the present proprietor in 1870. The premises occupied comprise a commodious ground floor and basement 23x70 feet in dimensions, stocked to repletion with ammunition, rods, reels, landing nets, flies, and general fishing tackle, etc. A special feature is likewise made of every description of repairs, all orders in fact receiving prompt attention, satisfaction being guaranteed in every instance. Mr. Day was born in England, but has resided in America since early childhood. He learned the gunsmith's trade in Philadelphia, and from 1839 to the date of his purchase of this business was employed in the well-known house of Mr. Joseph Griffith on Fifth Street, this city. He has ever maintained an excellent business and social reputation, and is a prominent and active member of the Independent Order of Odd Fellows.

JOHNN SEUBOLD, Cooper Shop, No. 1200 Baxter Avenue.—Thirty-six years of uninterrupted prosperity marks the business career of John Seubold, the well known boss cooper, whose shop is located at No. 1200 Baxter Avenue corner Wilson Street. He is one of the oldest established and leading representatives of the branch of industry indicated in Louisville, and has a very large trade, turning out quite an amount of work for the local distilleries and breweries. Mr. Seubold, who is a man of full middle age, but active and energetic, was born in Germany, and has resided in this city some forty-five years. He is a practical and skillful cooper himself, of long and varied experience, and is a thorough master of his art in all its branches. He started in business on his own account away back in 1855, commencing in a rather modest way, and during the entire period since intervening has been steadily winning his way to favor and patronage. The premises occupied as cooperage comprise a commodious, well equipped building, 45x150 feet in dimensions, with ample and complete facilities, and ten or a dozen competent workmen are employed. Mr. Seubold manufactures whiskey barrels, beer kegs, etc., and turns out to order all classes of work in the most superior manner, at short notice, exercising immediate personal supervision over every detail. The capacity of the shop is about one hundred barrels a week, brewery and distillery work being a specialty, and all orders are executed in the most expeditious and trustworthy manner, every article leaving this concern being warranted to be first class.

EXCELSIOR VINEGAR WORKS, Gerlach & Ficks, Proprietors, Nos. 805 and 807 East Green Street.—Some of our leading Louisville firms turn out very superior articles, notably Gerlach & Ficks, proprietors of the Excelsior Vinegar Works. They are manufacturers of pure white wine and cider vinegar, and their product commands an extensive sale, owing to the general excellence thereof, the same being noted for absolute purity and choice quality. This prosperous enterprise was started in 1880 by a Mr. Kennedy, who conducted the concern up to 1886, when it passed into control of the present proprietors, under whose judicious management the business has since been carried on with unequivocal success. The works and premises occupy a spacious three story and basement building, equipped with elevator, telephone, etc., and the capacity is about thirty-five barrels per day. The prices quoted are remarkably low, quality of vinegar considered, the most liberal inducements are offered to dealers, and relations once established with this concern are reasonably certain of leading to a permanent connection. Messrs. H. Gerlach and J. Ficks, who compose the firm, are gentlemen in the prime of life and natives of this city. Both are young men of push and energy, well and favorably known in the community, and, unless all the signs fail, their prosperity is bound to endure.

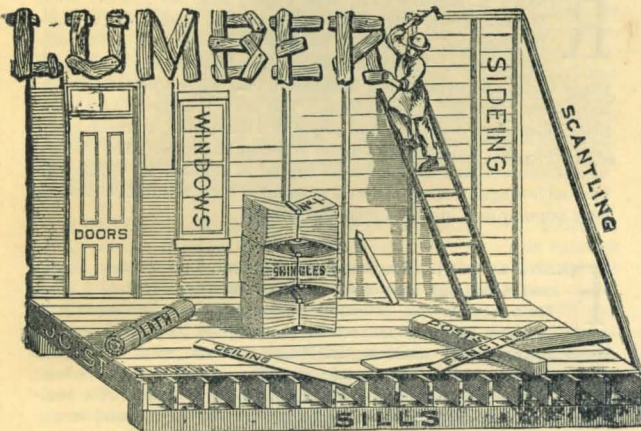
R. H. HOSKINS, Dealer in Implements, Seeds, Grain, Etc., No. 127 West Main Street.—One of the most successful houses in Louisville is that of Mr. R. H. Hoskins. This business was established in 1877 by Mr. Hoskins, who has acquired business connections of the most influential character. He occupies a spacious six-story building, 35x235 feet in dimensions, with two large warehouses in the rear on Washington Street for garden and field seeds, farm implements, fertilizers, etc. Mr. Hoskins is constantly receiving large consignments of grain, seeds, etc., from the best producing sections of the country, and makes a specialty of car-load lots. The business extends throughout all sections of the United States, but chiefly in Kentucky, Indiana, Tennessee, and Illinois. Mr. Hoskins does the largest grain business in Louisville outside the elevators, and employs in his warehouse fifteen persons. He also has a large farm, and makes a specialty of rearing fancy poultry. He was born in Kentucky and has ever been noted for his integrity and enterprise, and is a popular member of the Board of Trade and Commercial Club.

W M. PINKERT, Tin Roofer, No. 267 East Green Street.—The business now being carried on by Mr. Wm. Pinkert was established many years ago, and came under his control in 1884. For some time he did a large trade in connection with the roofing business, as a dealer in stoves, etc., and manufacturing tinware, which he gave up, and has since confined his attention to roofing, and during his business career has filled many contracts. An immense stock of tin is always carried, and also spouts, gutters, eave troughs, etc. He is considered one of the best representatives of his line of business in the city, and is indorsed and recommended by all who have employed his services. Mr. Pinkert is a native of this city. He is a thorough, active, progressive young man, a most excellent workman, and one in whom the most implicit confidence may be placed. He is moderate in his charges, and endeavors to render the best satisfaction. He belongs to the Knights of Honor, and enjoys the esteem and regard of a wide circle of friends.

DERR BROS., Mammoth Five Cent Store, No. 507 Fourth Avenue.—This business was opened in 1888 by C. C. and J. W. Derr, and is the most liberally patronized establishment in the city. Fifteen or twenty assistants are employed, and every attention is paid to patrons. The stock is diversified, and embraces useful and ornamental articles, including kitchen hardware, china, earthenware, glass ware, tin and wooden ware, vases, statuettes, books, booklets, toys, stationery, pictures, frames, photos, and a thousand of other articles, which are sold at the low price of five cents. Messrs. Derr are natives of Philadelphia. They are experienced business men of reputation, and enjoy the esteem and consideration of all. They commenced business operations in Cincinnati in 1884, and four years later sold out their interest and removed to this city, where they have enjoyed a success as positive as it is pronounced. Last year Mr. J. W. Derr went to Baltimore, Md., and opened a store in that city. Mr. C. C. Derr looks after the business in this city, and is very popular.

THOS. P. WATTS, Plumber, No. 317 Fifth Street.—Mr. Thomas P. Watts has achieved a wide reputation for skill and proficiency. He has been identified with the business many years and commenced operations on his own account in 1882, since when he has become prominently known, and numbers among his regular, permanent patrons many of the property owners of the city and environs. He makes a specialty of drainage and ventilation, fitting up baths, sinks, etc., and furnishing and fitting up buildings and dwellings with pipe for the introduction of water, gas and steam heat. From ten to fifteen experienced workmen are employed, and Mr. Watts' services are always in demand. He keeps in stock a full line of pipe and fittings of all kinds, brackets, globes, sanitary devices, and everything that belongs to his business. Mr. Watts, who was born in Nelson County, this state, has been in Louisville many years. He is a member of the Master Plumbers' Association, the Commercial Club, the Order of Odd Fellows, and prominent in the Masonic Order of the 32d degree. He is a gentleman in middle life, and has a wide circle of friends and acquaintances.

J. GEO. STEINACKER, Wholesale and Retail Lumber Dealer, Preston Street, between Walnut and Madison Streets.—Among Louisville's younger lumber merchants there is perhaps not one who has been more successful than the gentleman whose name heads this sketch. He was formerly a member of the firm of Gernert & Steinacker, established in 1880, and upon whose dissolution of partnership in May, 1884, he embarked in business alone at the present location, the venture proving a positive and permanent success. Mr. Steinacker, who receives supplies from



Wisconsin, Michigan, Canada, Georgia, North Carolina and all the chief lumber regions of the country, handles everything in the line indicated, and his trade, which is both wholesale and retail, is of a substantial character, the total annual sales reaching a handsome figure. A carefully assorted and heavy stock is constantly carried, comprising rough and dressed timber of every variety, yellow and white poplar and oak, pine lumber, etc., also shingles, lath, doors, frames, windows and blinds, scantling, siding, joist, plank, flooring, ceiling, sills, planed stuff generally, pickets, posts, fencing, etc. Mr. Steinacker has two wagons delivering throughout the city and environs, all orders by telephone (439, ring 2) receiving immediate attention. The prices quoted, too, are the very lowest consistent with quality and quantity purchased, the most liberal inducements being offered to builders and contractors; and relations once established with this well ordered concern are reasonably certain of leading to a permanent business connection. Mr. Steinacker is a gentleman in the prime of life, and was born in this city. He is a man of energy and judicious enterprise, thoroughly conversant with the trade, and unless all signs fail, his prosperity is bound to endure and increase.

P.ERNIN SHORTHAND AND TYPEWRITING INSTITUTE, J. L. King, Principal, Corner Fifth and Market Streets.—The history of shorthand, properly so-called, with an alphabet of simple signs as substitute for the ordinary letters, dates from the reign of Elizabeth, and to what perfection this art has since attained under various systems is amply evidenced by the succinct verbatim reports of general news, public speeches, lectures, etc., which daily form the pabulum of the newspaper reader, which could never have been arrived at without the intervention of this agency. A prominent Louisville concern engaged in the instruction of both sexes in the art of stenography and typewriting is that of Mr. J. L. King, known as the "Pernin" Shorthand and Typewriting Institute. This concern was founded by Mr. J. L. King in 1887, and enjoys the reputation of being the leading institution of its class in the south. It derives its name from Monsieur Pernin, a distinguished French stenographic expert, whose system rivals and excels in simplicity, and ease of acquisition of its rudiments and practice, any known method heretofore propounded. With reference to the inculcation of the allied art of typewriting it may be added that the world famous "Remington" machine is the one exclusively made use of, while Professor King's curriculum of instruction likewise includes thorough grounding in penmanship and practical single and double entry bookkeeping. Professor King's abilities as a tutor in the special departments of education named have received the

encomiums of the press, the public, and business men generally, while his charges for tuition are based on that degree of moderation as to place the opportunity of acquiring a knowledge productive of remunerative employment within the reach of all. Full particulars as to terms, testimonials, and kindred information will be furnished free of charge to all interested by addressing J. L. King, principal Pernin Shorthand and Typewriting Institute, southeast corner Fifth and Market Streets. Mr. King at all times takes a pleasure in introducing to the business community of this city first-class stenographers, typewriters, and bookkeepers, without charge.

E.D. MEGLEMY, Real Estate, No. 216 Jefferson Street.—The real estate business in large and flourishing cities is regarded as one of the most important elements of industry, especially by capitalists and property owners seeking after judicious and good investments. A leading Louisville house engaged in this enterprise is that of Mr. Ed. Meglery, located at No. 216 Jefferson Street. He has conducted a very extensive business as real estate and house agent for the past seven years, buying, selling, and leasing properties, as well as collecting rents, furnishing tax and title searches, negotiating loans and general conveyancing. By the careful and prompt management in which his affairs are conducted in all departments his establishment has kept pace with the growth of the city, until now his operations are widely extended and his reputation firmly established. Mr. Meglery is one of the Falls City's best known business men, an ex-justice of the peace. He has made the study of real estate a specialty, and can be engaged with implicit confidence in all matters pertaining thereto. The policy on which his business is conducted is characterized by great liberality and the careful fostering of the interests of all clients, so that transactions once commenced with this house may be made not only pleasant for the time being, but of such a nature that they shall become permanent and profitable.

F.C. SADTLER, Dentist, No. 650 East Market Street.—Among the able representative dentists in Louisville there are none more highly regarded for professional skill than F. C. Sadtler, who is located at No. 650 East Market Street. Mr. Sadtler is a graduate of the Baltimore Dental College of the class of '67, and since becoming a resident of this city has had an extended experience as a dentist, having attained eminence and a high degree of popularity as a professional gentleman, and an honored and esteemed citizen. His reception and operating rooms are neatly and handsomely fitted up, and provided with every facility and convenience for the accommodation of patrons. Every attention is given to all branches of the profession, teeth are extracted by painless methods, fine surgical operations performed, and natural teeth are filled with gold or plastic fillings in a most durable and skilful manner. Mr. Sadtler handles exclusively S. S. White's teeth of Philadelphia, and makes a specialty himself of artificial ones, either in sets or singly, while all of his work is fully guaranteed to give the best satisfaction. His patronage is large, and includes many of the leading families in this city, where he is recognized as one of its most accomplished dentists. He was born and educated in Germany, but has resided in this country since 1865.

J.D. SHEPPARD, Coal Dealer, No. 724 West Market Street.—Among those prominently identified with this special business is Mr. J. D. Sheppard, who has had an extended experience in the trade and since 1871 developed a patronage which comes from the manufacturers and residents of the city and suburbs. Mr. Sheppard handles and deals in all kinds of Pittsburgh and Pennsylvania anthracite and Kentucky coal, which he receives direct from the mines. He employs from nine to fifteen hands and six double teams and twelve horses, and is always prompt in his attention to orders. Mr. Sheppard is a gentleman in middle life, was born in this city. He is a veteran of the war and served in the Union Army in the 5th Kentucky Louisville Legion as first lieutenant attached to the army of General Sherman and was present in many hard fought actions. He is a member of the G. A. R., Whittaker Post No. 75, and the United Veterans, and is an active Freemason, Knight Templar, and Odd Fellow. He has a wide circle of friends and acquaintances, and is very popular in this community.

OSCAR FARMER & CO., Hay, Grain, Mill Feed, Etc., Nos. 150 and 152 Fourth Street.—This business was founded by Mr. Farmer, who commenced business operations in Shelbyville, and in 1882 removed to this city and was joined by Mr. Amos Yeager, who had previously been in his employ as clerk, and under the present name the trade has very materially increased. The building which they occupy is three stories in height, having an area of 30x150 feet. Consignments come in from the west and northwest every day, and consist of hay, straw, mill feed, and grain. Consignments are solicited and quick sales, prompt and correct returns always guaranteed. The reputation of the house is of the highest character, and a brisk, active business is carried on. Mr. Farmer and Mr. Yeager are both natives of Louisville and well known members of the Commercial Club, and as business men and citizens stand high in financial and commercial circles. A number of assistants are employed about the premises, and teams deliver goods to any part of the city, steamboat landings, and railroad depots.

N. L. JOHNSON & SON, General Commission Merchants, and Wholesale Dealers in Hay, Corn, Oats, and Grain, Nos. 147 and 149 Fourth Street.—One of the most progressive houses in this city dealing in grain and hay is that of Messrs. N. L. Johnson & Son. The methods which have characterized this house from its foundation in 1868 have been such as to place it in the front ranks. Its business connections extend throughout the west, the great northwest, and through Kentucky, Indiana, Tennessee and the south. Messrs. Brown, Johnson & Co. established the house, and were succeeded in 1889 by the present firm, composed of Mr. N. L. Johnson, one of the original founders, and his son, Mr. Clarence P. Johnson. Commodious premises are occupied, and afford fine facilities for the storage of consignments, which come in daily and consist of corn, oats, hay, etc., which are handled in carload lots. Mr. N. L. Johnson is well known in financial circles and is a member of the Hay Committee of the Board of Trade. His son and copartner, Mr. Clarence P. Johnson, was born in this city. He is a popular young merchant and enjoys a large circle of friends and acquaintances.

FRED. H. JOHANBOEKE, Pharmacist, Corner Seventh and Walnut Streets.—With no wish to detract from the merits of other druggists, it is not too much to assert that Mr. Fred. H. Johanboeke has well earned his high reputation as a pharmacist, and the extensive patronage he enjoys is the result of skilled training and honorable business dealing. The business he now so ably controls was founded as far back as 1852 by old Dr. Talbot, and after several changes in proprietorship came into his possession in 1885. He carries an unusually fine line of pure, fresh drugs and chemicals, all of the proprietary remedies of standard reputation, foreign and domestic mineral waters, perfumeries, toilet articles, druggists' sundries, and a choice assortment of imported and domestic cigars and tobaccos. To the rear of the store he has a well-furnished and conveniently arranged prescription department, replete with every facility and modern appliance for the accurate compounding of physicians' formulas and family recipes, a feature of the business over which the proprietor exercises the closest personal supervision. Mr. Johanboeke was born in the Falls City, is a graduate and alumnus of the Louisville College of Pharmacy, and a member of the Kentucky State Pharmaceutical Association. Such is a brief and imperfect sketch of one of the oldest-established and most reliable pharmacies in this quarter of the city.

C. A. KOLLMANN, Dealer in Wall Paper, Window Shades, Etc., and Manufacturer of Picture Frames, No. 731 West Market Street.—Mr. C. A. Kollmann since 1856 has been engaged in the wall paper trade and manufacturing picture frames. He has resided in this city over forty years, and laid the foundation of the enterprise he is now conducting. He occupies a two-story structure 25x110 feet in dimensions. In the salesroom a handsome display is made of wall papers in gold and beautiful combinations, tints, dadoes, friezes, elaborate centre pieces, mouldings, etc., also window shades of every kind, fixtures and materials, together with engravings, chromos, etchings, scrap pictures, mottoes, and a wonderful array of round, square and oval walnut, rosewood, embossed

natural wood and gold frames of every size, and a general variety of everything for the decoration of homes. Pictures are framed in any style, and old frames regilded. Mr. Kollmann also has a splendid assortment of silk, velvet, and plush photo frames in all the new styles. He sustains a high reputation as a business man, and is doing a flourishing business. Mr. Kollmann belongs to the Knights of Honor, and is very popular in this community.

ROBERT E. McDOWELL, Wall Paper, Nos. 909 and 911 West Market Street.—Mr. McDowell is a young man, a native Kentuckian, and has always lived in Louisville and its immediate vicinity. He has had an extended experience in the wall paper trade, and commenced business in 1880, since when his efforts have been rewarded with success. The store is a double one, with plate glass show windows, and presents a handsome, attractive appearance. Mr. McDowell has direct communication with the leading manufacturers, and having ample capital is enabled to obtain the best advantages. Mr. McDowell sustains a high reputation, and is very popular as a business man and citizen.

FRANK S. COOK, Shingles, Lath, Lumber, Doors, Sash, Blinds and Mouldings, Paints, Oils and Glass, Nos. 1514 to 1518 West Main Street.—An extensive business is done in this city in lumber, building materials, paints, oils, etc., and among those active in the trade is Mr. Frank S. Cook, who, although a young man, has had a valuable experience, and brings to bear upon the business a sound knowledge of its every detail. He commenced operations on his own account February 1, 1890, and by enterprise and fair dealing built up a permanent trade. The premises utilized comprise a yard 70x195 feet in area, with storehouses and office. Every convenience is provided for storing and handling lumber and building material, and an immense stock is carried, embracing pine and hemlock, dressed and undressed, boards, planks, etc., and hardwoods, lath, shingles, doors, sash, blinds, mouldings, posts, brackets and builders' finish, paints dry and ready mixed and in oil, white and colored glass, putty, oils, varnish, etc. A number of workmen are employed, and three teams deliver orders in any part of the city. Mr. Cook is a native of New Albany across the river, has lived in Louisville some time, and is highly regarded for his business capacity and integrity. He belongs to the Commercial Club, and has a wide circle of friends and acquaintances.

SIMON STAVITZKY, Central Broker and Loan Office, No. 237 West Market Street.—The business of making advances on collateral is conducted in a liberal, honorable manner in this city by Mr. Simon Stavitzky, the well known broker whose office, "The Central," is at No. 237 West Market Street. He is an experienced, practical business man, and has been established in his present location since 1881. The premises occupied are neatly and tastefully fitted up, and every convenience is provided for business purposes. As a loan broker he makes liberal advances on diamonds, watches, jewelry, clothing, and all kinds of goods and personal property, and always has a number of unredeemed pledges to dispose of, and can offer the very best inducements to those who will call upon him. He is from Russia originally and located in Louisville thirteen years ago, and during his business career in the city has acquired a wide reputation as an honorable business man and useful citizen.

EDWARD MILLER, Sign Writer, No. 306 West Main Street.—The business of designing and executing sign work is represented by none so well as Mr. Edward Miller. There are few if any surpass him; all his work being carefully executed and is particularly noticeable for its novelty. He is a thorough artist and executes all kinds of sign work, and throughout the city are to be seen many beautiful specimens of his handiwork. He also does fine work on glass, tin and canvas, and can execute signs for any purpose in a style that cannot be otherwise than satisfactory. He commenced business operations on his own account in March, 1887, and has always enjoyed public favor and filled many orders for the merchants and manufacturers. He is young, enterprising and progressive, constantly introducing new designs. He is a native of this city and has a large circle of friends and patrons.

CALDWELL & GALVIN, Architects and Superintendents, Corner Fourth and Main Streets.—In Louisville within the past decade many new handsome buildings and residences have been erected and the architects constantly engaged designing. Among the members of this profession who are conspicuous in the activity that prevails are Mr. Geo. A. Caldwell and Mr. John A. Galvin, who, although young men, have had an extended experience, and are familiar with all the details, and evince great skill and ability in designing. They are careful, reliable men and always aim to secure the best results, and as a consequence their services are always in demand. They are both natives of this city, and well known members of the Architects' University and the Commercial Club. Mr. Caldwell was formerly with Curtin & Campbell, and Walters & McDonald, and Mr. Galvin was with McDonald Bros. and Mr. Mason Maury. They possess attainments of a high order, and their future prospects are bright and cheerful. A well equipped office is occupied, and every facility and convenience is provided for attending to orders promptly and satisfactorily.

SOUTHERN PLANING MILL AND LUMBER CO., Fifteenth Street, Between Maple and Lexington Streets.—This business was originally founded by Gernett Bros., who were succeeded by Weiss & Bros., and for some time the mill closed down, until in 1886 it was reopened by Collier & Anderson, and in 1889 was incorporated as a company under the present style, with a capital of \$75,000, with Mr. Charles Collier for president, Mr. Emil Anderson, secretary and manager, and Messrs. S. L. Brasheen, A. G. Engheul and Olef Anderson as directors. The mill proper covers an area of 60x130, though the ground on which it stands is 60x180 feet, and in addition they occupy a vacant lot for storage of lumber 66x180. They supply all kinds of soft and hard wood finish, doors, sash, blinds, mouldings, etc., and besides this they execute dressing of lumber to order, such as ripping, scroll sawing, matching, planing, sticking, turning, etc. They employ about twenty-five hands to do a large trade. Their facilities are such that no delay takes place in executing orders, which is quite an important feature in the building business. The firm has secured the confidence of all the principal lumber dealers and builders in the locality, and is always actuated by the most straightforward business methods.

WEMPE BROS., Cigars, Tobacco, Pipes, Smokers' Articles, Etc., No. 323 Third Avenue.—Among the numerous firms engaged in this business due prominence should be given to the widely known house of Messrs. Wempe Brothers. This business was established in 1876 by Mr. Joseph Simmons, who conducted it with much success until July, 1890. Messrs. William and Fred. Wempe, who had been in his employment for fourteen and ten years respectively, at that period of time purchased the business, and under their present firm name have since greatly extended it. Three skilled operatives are employed, the members of the firm, who are masters of the art, superintending all the operations of the house. The leading brand for which the concern is famous is the well known and popular "Omnibus," which retails at five cents, and which is not surpassed by any ten cent cigar in the market. The purest leaf tobacco is used in its manufacture, and it is entirely free from dust and other impurities. The firm also carry on a general retail business in foreign and domestic cigars, pipes, smoking and chewing tobaccos, and smokers' articles generally. Both partners are natives of Louisville, and young men of much business ability and enterprise, and are extremely popular with all with whom they have dealings. They are influential members of the Cigar Makers' Union.

W. B. TRUMBO CO., Furniture, Carpets, and Oil Cloth, No. 934 West Market Street.—The inception of this business dates from 1889, when it was established with Mr. W. B. Trumbo as president and Mr. R. K. Armstrong, secretary, both of whom are men of large experience, well and favorably known. A three-story building, 25x210 feet, is utilized. It is complete in all arrangements and equipped with an elevator. The general stock embraces parlor and chamber suits richly upholstered in the highest style of the art, dining room, library and kitchen furniture, office desks, wardrobes, sideboards, chairs, rockers, bureaus, plain and marble top tables, spring beds, and all the various patented

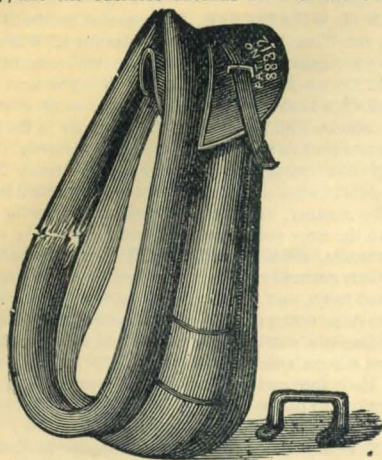
specialties, also brussels, wilton, moquette, ingrain, and other kinds of carpets in flower and figure patterns, from the plainest to the most costly, and rugs, mats, matting, and floor and table oil cloths in new designs. This company offer the very best inducements to buyers and make a specialty of children's carriages. Two double teams are owned by the company and all purchases are delivered to any part of the city and suburbs.

HENRY H. WILBERDING, Harness and Saddle Manufacturer, No. 648 West Jefferson Street.—Henry H. Wilberding, prior to commencing operations on his own account in 1888, was with Messrs. Myers & Bonn. He is active and progressive, and has built up a business connection of the most gratifying character. Harnesses of all kinds are made to order in the best manner and fully warranted as to material and workmanship. He makes a specialty of fine carriage, coach, driving and truck harness, and ladies' and gentlemen's saddles, and all work is finished in a thorough, workmanlike manner, under Mr. Wilberding's careful supervision. The stock in the store embraces a full and general line of single and double harnesses, saddles, bridles, whips, robes, blankets, fly nets, and turf goods generally. The assortment is unsurpassed in style, elegance, and finish, and the goods will be found first-class. Repairing is neatly done with promptness, and a brisk business carried on. Mr. Wilberding is a native of this city, well meriting the success he has won and enjoys, and his outlook for the future is indeed very cheering. He is fair and reasonable in his prices, and unremitting in his attentions to please patrons.

ANTON VOLZ, Merchant Tailor and Dealer in Gents' Furnishing Goods, No. 139 West Market Street.—One of the most successful merchant tailors in this city is Mr. Anton Volz. From 1856 to 1870 he was a member of the firm of Reibow & Volz, but since the latter date has continued operations on his own account. Mr. Volz is a gentleman in the prime of life, and came to this country from his native Germany many years ago, and during his long residence and business career has been successful and prosperous. Upon the counters and tables of his store a fine display is made of suitings, woolen trousers, overcoatings, vestings, etc., and all the new style goods made by the best manufacturers in Europe and America. Mr. Volz knows exactly how to meet his patrons with the very best class of goods and perfectly fitting garments at the lowest prices. He makes a specialty of gentlemen's furnishing goods, and is always one of the first to introduce the new styles and the novelties as soon as brought out. He is one of the leading merchant tailors in the city, and has acquaintance among business men and the leading citizens generally.

DR. W. W. BARNES, Dentist, No. 621 Fourth Street.—Among the most skilful and reliable practitioners of dental surgery in the Falls City ranks Dr. W. W. Barnes. His qualifications as a skilled exponent of this department of the learned professions are much too well known to need commendatory remark at our hands, and we hence confine ourselves to the statement of a few simple facts in connection with this gentleman's professional career. Dr. Barnes was born in North Carolina, and graduating from the celebrated Philadelphia College of Dentistry with the class of '75, settled in Louisville during that year. Here, after succeeding in rapidly acquiring a high-class practice, he turned his attention to the study of materia medica, and in 1885 duly qualified as a practising physician through the Louisville School of Medicine. He thus combines a thorough knowledge of malarial anatomy coupled with an ability to diagnose and prescribe for those physically systemic ailments so often the predisposing cause of the decay or disorder of the teeth. He practises all branches of dental surgery, extracting, filling, crowning, and bridging, likewise manufacturing single and double artificial teeth. His operating rooms and laboratory are replete with the latest appliances and facilities known to dental science. Dr. Barnes' charges are invariably based on a scale of moderation, and a special feature is made of the scientific administration of pure gas for the purpose of painless operation. His courteous bearing towards all patrons and his honorable business methods have, in connection with his professional attainments, been the instrumentality of securing his large and permanently established practice.

S. REIS, Manufacturer of Horse Collars, No. 126 Second Street.—A successful business is that of Mr. S. Reis, wholesale manufacturer of horse collars. At first it would seem that such a single specialty as that of horse collars alone would hardly suffice for the maintenance of a large business, but Mr. Reis has successfully demonstrated that it is quite capable of such expansion. He manufactures all kinds of horse collars, every size and quality, and his business extends all over the United States.



He employs twenty to twenty-five skilled workers, and his own skill and care is the guaranty that no collar leaves his extensive shop without being thoroughly made and up to the standard. He inaugurated business in 1870, and soon saw the result of his energy and enterprise. He occupies a four story building and basement, 30x125 feet, with elevator, and equipped throughout with the latest devices and machinery for conducting his extensive business. Mr. S. Reis is a gentleman of middle age, a native of Germany, but has been a resident of Louisville for a very long time. He is a large real estate owner, and a citizen whose extensive business interests are not allowed to obscure his public spirit, and in all that relates to the advancement of the city and the interests of his business of collar making nothing is left undone.

V. AL P. COLLINS, Architect, Corner Fifth and Market Streets.—Among the architects in Louisville none has achieved greater distinction than Mr. Val. P. Collins. He is a talented architect, and has designed many beautiful buildings and dwellings in Cincinnati, Covington, and this city. Mr. Collins was born in Covington and is the son of Mr. Richard H. Collins, the historian of the state of Kentucky. For some years he was in the employ of Des Jardins, the architect of Cincinnati, and in 1886 commenced business operations on his own account, and a year later removed to this city. He furnishes plans and estimates for buildings of all kinds, churches, factories, etc., and knows well how to best utilize the minimum of building space with the maximum of accommodation, coupled with architectural beauty, and his recognized standing in professional circles is large and influential. Mr. Collins is a gentleman of energy, sagacity, and sterling worth as well as unmishtakable skill as an architect.

H. ENRY SCHWEITZER, Druggist, Corner Eighteenth and Southgate Streets.—One seldom has the pleasure of entering a more complete or attractive store than that of Mr. Henry Schweitzer. Mr. Schweitzer, who is a native of Louisville, established the business in 1886, and has gradually built it up by his assiduous care, until to-day he can boast of one of the most prosperous drug stores in Louisville. He manufactures his own essences, tinctures, extracts, etc., so that purity and consistency is guaranteed, and being a thoroughly efficient chemist his establishment is specially suited for the compounding of physicians' prescriptions. His store is neatly fitted up with glass cases containing drugs and proprietary medicines, with pharmacy at the rear of the store. He carries a very full line of toilet articles, perfumes, soaps, sponges, and all the usual

requisites of a first-class drug store, and his stock of fancy articles cannot be surpassed in any store of its size in the city. Mr. Schweitzer is a prominent member of the Botanical Club, and also of the Louisville Board of Pharmacy, and is generally popular among his associates.

F. RANK WEBER, Wagon Manufacturer, Nos. 300 to 306 East Main Street.—Mr. Frank Weber is a recognized leader in his branch of industry, and maintains his prestige and popularity in the face of the strongest competition. The enterprise so successfully conducted by him he established in 1882, since which period he has met with a success simply commensurate with the energy and ability he has devoted to its management. The premises occupied comprise a spacious and commodious wagon factory, 63x100 feet in dimensions, with special department for his horse-shoeing business, of which Mr. Weber makes a prominent feature. Employment is given to some eight skilled workmen, and wagons of every description, all hand work and of the best character, are promptly made to order. Mr. Weber is inventor and patentee of an improved four-wheel spring wagon and two-wheel dumping cart, which are prime favorites wherever introduced. Every piece of material used in the construction of these goods, as indeed every vehicle turned out here, has to be of the best quality. Mr. Weber's manufactures combining the joint production of superior workmanship and inventive genius, are thoroughly reliable, and as an expert horse-shoer Mr. Weber has few equals in this section. His trade is annually growing in volume, his transactions for the past year aggregating some \$40,000. He was born in Germany, where he became acquainted with every detail of his craft under the tuition of his father, and has been a respected resident of Louisville for the past twenty years. He is a prominent member of several societies.

K. ARL VETH, Manufacturer of Awning Frames and Fences, Etc., No. 609 Market Street.—A house that has been established for upwards of twenty-five years is that of Karl Veth, dealer in novelty iron works, awning frames, and fences, whose office and store is located at No. 609 Market Street. The premises occupied and leased by the proprietor comprise a spacious two-story building having a frontage of 22 feet by a depth of 100 feet. It is equipped with every facility and appliance for the handling and accommodation of the business. Mr. Veth does all his own work, and employs no help outside of his own family. Mr. Veth is a native of Germany, and has resided in this city twenty-five years. He is one of our public spirited citizens, and his is one of the oldest and most popular houses in its line in the city. All its operations are conducted with a strict regard for the interests of its patrons, and business relations once entered into with it are sure to become as pleasant as they will be profitable and satisfactory to all concerned.

A. NCHOR MILLING COMPANY, Proprietors of the Anchor Flour Mills, Nos. 921 and 923 Baxter Avenue.—One of the most reliable and progressive concerns in this section of Louisville is that known as the Anchor Milling Company, proprietors of the Anchor Flour Mills, and manufacturers of flour, meal and all kinds of mill products, Nos. 921 and 923 Baxter Avenue. This company was incorporated December, 1890, under the laws of Kentucky, with a paid up capital of \$15,000, the executive officers being Jacob Bickle, president; Jacob Miller, vice-president; E. M. Sullivan, manager; and F. C. Schneider, secretary and treasurer. The mill is a substantial three story brick structure 40x90 feet in area, fully supplied with the latest improved roller process machinery and appliances, including six double rollers, operated by steam power. Here ten men are employed, and the capacity of the mill for ten hours is fifty barrels. They manufacture three brands of flour, viz.: Sullivan's Best Anchor Patent, Favorite Family, and Progress Bakers' Flour. These brands have no superiors in the country for purity and quality, and are general favorites with the trade and public. Orders are filled at the lowest ruling market prices, and the trade of the company extends throughout Kentucky, Indiana and Tennessee. Mr. Sullivan, the manager, and Mr. Schneider, the secretary and treasurer, are able and honorable business men, under whose guidance the affairs of the company are in a most prosperous condition. Mr. J. Bickle, the president, is also superintendent of the workhouse, while Mr. Miller, the vice-president is a prominent business man.

A. H. BUSCHEMEYER, Proprietor Eighth Street Market, Nos. 514 and 516 Eighth Street.—Mr. Buschemeyer has had a long experience catering to the public, supplying food products, and commenced business operations in 1882 as a copartner of the firm of H. W. & A. H. Buschemeyer, and in 1886 succeeded to the entire control of the establishment. The building occupied is a two-story structure, has a double front of 40 with a clear depth of 100 feet. A refrigerator of a capacity of 5000 pounds of ice is a feature of the establishment, and affords every convenience for keeping perishable articles. Mr. Buschemeyer carries a complete assortment of choice groceries, and makes a specialty of prime creamery and dairy butter, fresh eggs, poultry and game when in season, and choice cuts of fresh beef, veal, lamb, mutton, pork, smoked and salt meats, fish, and country produce generally, and from six to ten competent assistants are employed. Mr. Buschemeyer is a young man, a native of Germany, but has been in Louisville from childhood. He is straightforward, honorable, and enjoying a well deserved success. He is unremitting in his attentions to please patrons, and is held in high esteem by all patronizing his well conducted market. Prices are always the lowest, and trade brisk and active.

L. STRAUSS, Dealer in Gents' Furnishings, No. 508 West Market Street.—This house is one of the leading emporiums of its kind in this city. Mr. Strauss was born in Germany, and has been a resident of Louisville since 1878. In 1880 he inaugurated his present enterprise, and from the start built up a substantial business. In 1890, owing to the great development of the trade, he discontinued handling ladies' furnishings, and has devoted his whole time and attention to his present line. The assortment is well selected, and includes full dress shirts, colored and woolen shirts, the best brands of collars and cuffs, elegant and stylish neckwear of every description, hosiery, silk, merino, and lamb's wool underwear, gloves, fancy jewelry, umbrellas in silk and alapaca, and everything usually found in a first-class establishment. Mr. Strauss makes two visits annually to New York to select the finest novelties for his patrons, and the trade is brisk and active. The house is also an agency of the Louisville Laundry. Mr. Strauss is a young man of great business ability, and is extremely popular with all his patrons.

J. S. WALLING, Dealer in Dairy Products, No. 1111 West Market Street.—Among those devoting their attention to supplying the citizens of Louisville with dairy products there are none more thoroughly qualified than Mr. J. S. Walling. Mr. Walling has had quite an extended experience handling dairy products, and since 1886, the date of his establishment in business, has formed permanent connections with producers, and is receiving daily the finest and best quality of butter, milk, and cream. Mr. Walling is favorably known in this city and is a business man of unquestioned reputation, and he can always supply the finest gilt edge creamery and dairy butter. Competent assistants are employed, and several teams go over regular routes daily to supply customers. Mr. Walling, who is a Texan by birth, has been in Louisville many years, and is well known and very popular as a successful business man and useful citizen.

W. H. MAXWELL, Livery and Sales Stable, Nos. 612 to 616 West Jefferson Street.—Half a century of successful endeavor is the record of W. H. Maxwell. Alexander Maxwell originated the business in 1840, and continued it with entire success till 1870, when Steve C. Maxwell & Bro. took charge and Mr. Alex Maxwell removed to New Orleans, where he started a large livery stable under the firm name of Leonard & Maxwell. In 1881 Mr. A. Maxwell died, and in May, 1890, Mr. W. H. Maxwell succeeded to the Louisville business, purchasing the interest of Steve C. Maxwell therein. Mr. W. H. Maxwell, who is a native of this city, has made many improvements. He employs twelve in the stables, has 86 boarders and 12 horses of his own, with a stable of 100 stalls. The building is a three-story brick structure, built in 1881 by Steve C. Maxwell & Bro., and has elevator to all floors. A feature of these stables is the care taken of "man's best friend," who, like all thorough-bred Kentuckians, loves a horse. Among the stock thus carefully housed under Mr. Maxwell's efficient care is the stallion Kindrex Rena, dam Princess, both with records, and Mr. Maxwell has refused \$2000. Every stall is provided with sawdust, eight loads being used per week. Mr. Maxwell is a gentleman of thirty-six

years of age, a member of the Board of Trade and the Commercial Club, and is highly esteemed by his fellow citizens, with whom he is always ready to take hold of any enterprise calculated to benefit his native city.

J. JOSEPH WAGNER, Pharmacist, Corner Twelfth and Zane Streets.—Mr. Joseph Wagner is one of those reliable and enterprising men whose motto is success, and though his pharmacy was established in 1889 he has secured a trade which will compare with any other drug store in the locality. He is a native of Canaan, Ind., and a member of the Kentucky State Board of Pharmacy, as well as of kindred associations in Indiana and Ohio. He manufactures his own tinctures and extracts, and also a wonderful cough mixture which has effected some extraordinary cures. His store is filled with a full line of patent medicines, toilet articles, perfumery, soaps, sponges, etc., besides a beautiful display of recently imported fancy goods. In tobacco and cigars he carries a great variety, and in the latter has made a name for special brands which secures for him a large sale, and much credit is due to Mr. Wagner for the able manner in which he conducts his store.

K. KENTUCKY MALTING CO., Corner Thirteenth and Maple Streets.—This enormous business was established some years ago by Herman & Co., and in 1876 was incorporated into a company known as the Kentucky Malting Co., with a capital of \$200,000, of which \$175,000 is paid up. Their manufacturing capacity is two hundred thousand bushels, and the capacity of their malt house half a million bushels. Attached to the malt house is a large elevator, the whole covering an area of 75x150 feet, while the ground they occupy is 125x250 feet. A powerful steam engine is used to work the malting and elevator machinery, and in all about thirty-five hands are employed on the premises. Their shipping facilities are excellent, as a railroad switch runs alongside the malt house and connects with all the roads entering Louisville. Their trade, which is very large, extends all over the south. Mr. E. W. Herman, the president and manager, is a native of Madison, Ind., and was raised in Louisville. The firm are all members of the United States Brewers and Maltsters' Association.

G. GEO. RITSERT, Druggist, Corner Seventeenth Street and Portland Avenue.—Mr. George Ritsert, who was born in Germany, came to Louisville in 1865, where he established his present business in 1869, and by commendable assiduity and a system of fair and honorable dealing won a patronage that is extensive and substantial. The store is handsomely fitted up, and the goods are the purest and freshest and can be implicitly depended upon. There is a full assortment of drugs, also the latest chemicals and new remedies used in medical science, proprietary medicines of acknowledged merit, a fine array of perfumery and toilet novelties and druggists' sundries in great variety; also essences, tinctures, and extracts of his own make. Special attention is paid to the compounding of physicians' prescriptions, and all orders are promptly filled day or night. Mr. Ritsert is a member of the Board of Pharmacy and a graduate of the Frankfort College Pharmacy, Germany, and with a thorough knowledge of all the details of his profession is fast building up a profitable trade.

A. SCHELLBERG, Merchant Tailor, No. 930 West Market Street.—Among the skilful and popular exponents of the merchant tailoring trade doing business in this city will be found Mr. A. Schellberg. This enterprise was founded about twenty years ago, the present proprietor having assumed sole control of the business within the past year, and he still retains the large and highly desirable trade this house has always received. The premises occupied are 20x80 feet in dimensions, and are divided into a salesroom and workshop, where three efficient assistants are employed. Upon the tables and counters will be found a full line of imported and domestic suitings, vestings, trouserings, cloths, diagonals, cassimeres, serges, etc., carefully selected from the newest novelties and most desirable patterns. Much of the custom work is given to outside hands to finish, and all the garments made to order are unexcelled in cut, fit, style and finish, and have secured a standard reputation for superior artistic and mechanical excellence. Mr. Schellberg, who is a native of Ontario, is regarded as one of the most expert and ablest tailors in the city among his many and influential patrons.

DAVIS & BULLOCK, Cigars, No. 220 Fourth Street.—In the manufacture of cigars there are so many frauds and deceptions practised upon the public that we are glad to attract the notice of our readers to the establishment of Messrs. Davis & Bullock, which, though only opening its doors to the public during the past year, has met with a degree of success many older concerns of this type might, with good reason, well envy. Their factory and handsome store embrace three floors and basement of the building No. 220 Fourth Street, in every respect admirably adapted for the purposes of the business. Messrs. Davis and Bullock are individually practical cigar makers as well as expert judges of cigars and tobaccos, and all of their workmen (of which there are many) rank among the most experienced in the city. They use only the higher grades of leaf, and all of their cigars are wholly free from artificial flavoring. This firm manufactures many well known brands, the most popular being the "Key West 1st," "Gobbler," and "World's Fair," which find a ready sale wherever introduced. These excellent cigars may be obtained for the small sum of five cents apiece, while a superior class of ten cent goods is embodied in the favorite "Medal Bouquet" and "Lincoln" brands. Messrs. Davis & Bullock do a large wholesale and retail business, which is both local and broadly distributed throughout Kentucky, Tennessee, and Indiana, the house being represented by one city and two travelling salesmen. Both gentlemen, in and out of the trade, are highly respected and esteemed for their many worthy qualities, and fully deserve the great success that has attended their efforts.

H. B. TILESTON, Dentist, Corner Fourth and Green Streets.—Few exponents of the science of dentistry bring such high qualifications to bear on its practice as Dr. H. B. Tileston, whose office is located at the northeast corner of Fourth and Green Streets. He is a graduate of the University of Michigan, class of '82, and began his professional career in Owensburg, Ky. In 1888 he removed to this city, and at once secured a large, influential and permanent patronage. Dr. Tileston is a member of the Commercial Club, and is a very popular member of the community. He is greatly esteemed for his industry and high professional attainments. He is a native of Indiana.

JOHAN B. STICKLER, Gas Fitting and Plumbing, No. 417 West Walnut Street.—One of the most thoroughly well qualified sanitary plumbers, gas and steam fitters in the city is Mr. John B. Stickler. He has been established since 1877, and has always sustained a reputation for superior work and fair, square business management. He occupies a building 80x50 feet in area, and all work pertaining to plumbing, gas and steam fitting is given personal attention, ventilation and drainage being a specialty. In the store Mr. Stickler carries a full stock of iron and lead pipe and fittings, sanitary devices of the latest improved kind, and chandeliers, brackets, globes, etc., and plumbers' supplies generally. A special business is made of brass and chandelier finishing, and also arranging piping and executing work for soda water manufacturers and fitting up fountains. Mr. Stickler is a gentleman in the prime of life, and one in whom the most implicit confidence may be placed. He has lived in Louisville all his life and is doing a fine business and enjoys the esteem of his many patrons, and is a well known member of the Master Plumbers' Association.

J. W. SHORT & BRO., Commission Merchants, Northeast Corner Second and Jefferson Streets.—J. W. Short & Brother, fruit and vegetable commission merchants, are prominent and deserving of honorable mention in this review. The business was established by Mr. J. W. Short in 1872, and ably continued by him until 1887, since which period its affairs have been controlled by Mr. E. W. Short in the joint interests of himself and the widow of the late J. W. Short, the original firm style still being retained. The premises are of spacious dimensions and afford ample accommodation for storing the large and valuable stock. Mr. Short handles foreign and domestic fruits, vegetables, and farm products of every description, and is widely known throughout the best producing sections of the country as ranking among the most reliable and successful commission merchants in Louisville, and his facilities are such that consignments of goods, however large, are quickly disposed of. Prompt returns are daily made, and liberal advances made on all consignments. All orders are filled with dispatch, inducements being

offered unsurpassed by those of any other house in the trade. Mr. Short was born in Madison, and has been a respected resident of Louisville since 1867. He is a prominent member of the Masonic fraternity and orders of the Knights of Honor and Knights and Ladies of Honor.

JOS. STEIN & CO., Brewers, No. 1035 East Green Street.—A leader among the enterprises of Louisville is the Southern Brewery, of which Messrs. Joseph Stein & Co. are the proprietors, and which for over thirty years has maintained a foremost position in the ranks of the trade. This brewery was established in 1860 by Mr. Adolph Peters, to whom succeeded Mr. Martin Pfeifer. Later Messrs. Stein & Doern, maltsters, of Sixth Street, became proprietors, and finally, on the withdrawal of the latter in 1872, Mr. Stein associated with him as partner Mr. Henry Rueff, who had been in the service of the former firm. The premises cover an entire quarter block of land, on which are erected spacious and commodious structures, and the malt houses and brewery buildings are of the most improved description. From twenty to thirty skilled hands are employed, and the capacity of the establishment is from forty to fifty thousand barrels a year, which will soon be increased to seventy-five thousand barrels by the enlargement of the premises, which will be at once undertaken. The storage and cellage are of the finest capacity, being 25,000 bbls. The beer produced is of the best quality, and is highly endorsed by leading members of the medical profession for use in sickness. It is the favorite beverage in all fashionable hotels, clubs, restaurants, etc. The firm are highly esteemed for their energy, honorable and liberal methods, and are natives of Germany.

SCHMIDT & DOTT, Plumbers, Gas and Steam Fitters, Nos. 247 & 249 East Market Street.—This business enterprise was founded in 1888. Through their large experience, enterprise, and a thorough knowledge of all its details they can justly lay claim to equal prominence with any house in the trade. The premises occupied consist of a three-story and basement building 20x95 feet in dimensions. They give constant employment to a large force of skilled and experienced hands, and all details of the business are conducted under their personal supervision. They carry in store a large and complete stock of fittings for steam, gas, and water pipes, as well as a full line of pumps, taps, and gauges, all of which are of the best material and sold at the lowest possible prices. Also a full line of gas fixtures and artistic globes. A specialty is also made of repairing and regilding gas fixtures, and the cleaning and repairing of sewer pipes, etc. Mr. Schmidt was born in Germany and came to Louisville some years ago. Mr. Dott is a native of Madison, Indiana, and came to this city when he was two years of age. He is a member of the United Council, also a member of the Chosen Friends. Both members of the firm are well and widely known for their business and personal qualities, are highly popular with their customers, and fully merit the patronage accorded them.

M. SABEL & SONS, Wool, Hides and Furs, Nos. 233 & 235 East Market Street.—Prominent among the largest and most influential houses engaged in this sphere of mercantile enterprise is the old established concern of Messrs. M. Sabel & Sons. This business was founded in 1856 by Mr. Jacob Sabel, the grandfather of the present proprietor, who died in 1860, and was succeeded by his son, Mr. M. Sabel, who later formed a partnership with a Mr. Dinkelspiel, under the firm name of Sabel & Dinkelspiel. In 1881 the latter was dissolved by the death of the senior partner, and the business continued on account of the estate. Soon after the three sons of Mr. Sabel, Samuel, Joseph, and Max, obtained the control of concern, and under the present firm name have conducted it with great success. They occupy an entire four story building 40x200 feet in dimensions, and the trade covers the whole continent. Wool and feathers are placed with the leading manufacturers of the United States, and a large export trade in hides and skins is carried on with London and other English houses. The sales annually average from \$750,000 to \$1,000,000, and the business is still increasing at a rapid rate. The firm have earned an enviable reputation for their enterprise and liberal dealings, and are justly considered as among the most reliable in the trade. Of German descent, the partners are all natives of this city, and young men of much ability and great promise. They are members of the Board of Trade and of the Commercial Club, and are held in high esteem by all who know them.

N. SID. PLATT CO., Men's Furnishing Goods, No. 210 West Fourth Street.—The fine business which is now conducted under the name of the N. Sid. Platt Company was started in 1890 by Green & Green, whose enterprise was successfully conducted till 1869, when N. Sid. Platt obtained control of the business. Under his able management the store acquired that character for the presentation of first-class furnishing goods which has made its name a synonym in Louisville for the standard quality of these indispensable articles of a gentleman's attire, in which, perhaps more than any other, the true and delicate taste that distinguishes



the well-dressed gentleman is so conspicuously displayed. N. Sid. Platt died about two years ago, and Messrs. Charles & Henry Schimpeler bought out the business, and have since continued it under the old name. Mr. Charles Schimpeler is the president, and Mr. Henry Schimpeler the secretary and treasurer. In the hands of these enterprising gentlemen the reputation of the firm for the presentation of first-class goods has been more than maintained. The store is a three-story structure, with basement, the last-named place being used for storage. The store is handsomely fitted, the artistic features of its equipment harmonizing with the high grade of the stock therein. Two travelling salesmen are kept busy by the firm, working on a steady salary, and pushing the business with considerable effect. The trade is local in a large degree, but reaches out also over the whole of the south, where the name of N. Sid. Platt Co. is a standard for the quality of furnishing goods by those who know how to dress well. Messrs. C. & H. Schimpeler are natives of the city, and are highly esteemed by their business associates and society friends.

HOFELICH & BOSTIC, Feed, Livery, and Sales Stable, Nos. 513 and 515 East Market Street.—Among the many stables in this city there are none receiving a more liberal patronage than Messrs. Hofelich & Bostic. The stable has been open and in successful operation since 1865, and was for some time conducted by Mr. W. S. Fowler, and came under the control of Messrs. Hofelich & Bostic in 1890. The building has dimensions of 40x204 feet. It is fitted up with the best stable fixtures, the drainage and ventilation are perfect, and nothing has been omitted that can in any way tend to increase the comfort and proper care of the fine stock of horses it shelters. It contains sixty stalls and ample accommodations for carriages and wagons, etc. Messrs. Hofelich & Bostic own a number of stylish horses, fine carriages, and buggies, which may be hired at all hours. The boarding department is a special feature of the establishment, and the firm have in their care many valuable horses belonging to the citizens. The sales department is also an important one, and fine saddle, carriage, driving and work horses and also mules may always be obtained here. Horses and mules are bought, sold, and exchanged, and in all transactions Messrs. Hofelich & Bostic will be found upright, fair, and honorable. They are both well known as progressive, energetic citizens and business men, and enjoy the esteem and confidence of all having dealings with them. Mr. Hofelich is a German by birth. He has been in Louisville about a quarter of a century, and Mr. Bostic is a native of Indiana.

FALLS CITY PLANING MILL, J. P. Will, Proprietor, Nineteenth Street, Between Portland Avenue and High, and Portland Avenue, below Nineteenth Street.—It is our privilege and pleasure to refer the reader to a house which in strength and enterprise is deserving of the warmest encomiums. We have reference to the well-known Falls City Planing Mill, of which Mr. J. P. Will is the popular proprietor. This enterprise was established by Mr. Will in 1872, who has succeeded in developing a widespread and highly lucrative trading connection. The premises occupied cover a ground area of 100x500 feet, including lumber yard,

the mill building being an eligible three story brick structure, 40x100 feet in dimensions, also other frame buildings adjoining, and from thirty to forty skilled hands being provided with constant employment. The range of manufacture embraces an extended line of woodwork, the character of which is familiar to those interested, including as it does all the standard articles demanded by the contractor, carpenter, and builder in the erection of buildings, besides many specialties in hardwood finish and interior work peculiar to this house. These are produced in great quantity and variety. Mr. Will is of German nationality and has been a respected resident of Louisville for many years past. He is noted for his enterprise, business ability and integrity, and possesses the confidence of leading financial and commercial circles in the highest degree.

JAMES C. McFERRAN, Fire Insurance, Room 606 Commerce Building.—Among the popular and enterprising fire insurance agents of this city deserving of more than passing notice may be mentioned Mr. James C. McFerran. This business was established three years ago by the present proprietor, who has since built up a liberal and influential patronage, extending far and near. Mr. McFerran represents the Citizens' Fire Insurance Company of Pittsburg, Penn., the Greenwich Fire Insurance Company of New York, besides many other leading ones in the country which are most famous. All kinds of personal property and real estate are insured at the lowest rates that can be quoted. All the risks taken by this house are placed and distributed with sound companies only, and policies when expired are promptly renewed, thus relieving those insured of all care and worry in this important respect. Mr. McFerran, who is a native of Tennessee, is thoroughly acquainted with all branches of this business, having been formerly associated with A. H. Robertson in this line before embarking out for himself, and is well able to conduct it most satisfactorily to all patrons, being noted for his honorable methods and integrity. He is a Knight Templar, and an active member of the Commercial Club.

F. L. KLINGMAN, Manufacturer of and Dealer in Harness, Saddles, Bridles, Etc., Corner Eighteenth and Madison Streets.—Mr. F. L. Klingman is a native of Germany, was raised in New York State, and came to Louisville in 1868. He established himself in business in this city in 1873, and in the cyclone of March 27, 1890, his establishment was swept away and he lost everything. This did not discourage him, however, for he soon afterwards resumed business at his present location. He makes to order all kinds of harness and saddles, uses nothing but the very best of materials, employs only skilled laborers, and for lightness, durability, perfect fit and elegance of finish cannot be surpassed in this city. The premises comprise a ground floor, with workshop in the rear, which is fitted up with a full line of single and double harness, saddles, bridles, halters, whips, robes, blankets, sheets, brushes, combs, fly nets, and everything else pertaining to a horse or his apparel. Mr. Klingman is a gentleman in the prime of life, is an active Freemason and a member of the Harness Makers' Protective Association, and is highly regarded in commercial circles.

THOMAS SMALL, General Steamboat, Freight and Passenger Agent, No. 167 Fourth Street.—Among the oldest established of these agencies in this city is that of Mr. Thomas Small. Mr. Small is an Irishman by birth, and has been a resident of Louisville for the past thirty-six years. In 1855 he embarked in his present business, and has secured a success which placed him in the foremost rank. In the competitive business in which he is engaged, the most important consideration to the traveller is to know where can be found a thoroughly responsible house from which to procure correct information and tickets for transportation. In these respects the house of Mr. Small is the favorite with the travelling public. He is the representative in this city of the leading lines of boats navigating the Ohio, Kentucky and Mississippi rivers, such as the Memphis and Cincinnati line of packets, the Madison and Kentucky River packets, the Cincinnati Mail Line Co. and their connections. The boats belonging to these concerns leave Louisville daily, touching at all intermediate points. They are fast sailing and finely equipped steamers, and are fitted up with everything that can add to or promote the comfort of the numerous passengers they carry. He is the agent for the White Star line of European mail steamers plying between New York and Queenstown. Mr. Small is ranked among Louisville's most popular business men, and has gained the respect and esteem of the whole community.

JOHN SCHAEFER, Undertaker and Embalmer, No. 837 East Market Street.—Mr. John Schaefer established himself at the present location in 1866, and it is now one of the oldest houses of its kind in the city. The premises occupied are 25x300 feet, containing trimming room, office, and warerooms, all on the ground floor. Mr. Schaefer keeps two hearses, and is prepared to furnish everything required for a burial promptly and in the most satisfactory manner, and so well are his duties performed that his services are generally sought after by bereaved relatives or friends, who can with confidence rely on his considerate attention. Mr. Schaefer keeps constantly on hand an ample stock of caskets and coffins, corpse preservers, and all classes of furnishing undertakers' goods. Embalming is skilfully and satisfactorily executed when desired, by his manager, Mr. John Schauenlib, who is a graduate of Clark's school for embalming, and every requisite for funerals is provided, and his establishment is as extensive and complete as any in this part of the city, hearses, carriages, and everything else being furnished with promptness and dispatch at reasonable prices. Several assistants are employed, who are thoroughly adapted for their position to fulfil the sad rites of their vocation. The manager is a native of this city, a young man, a member of the I. O. O. F., the Knights of Honor, the Order of Chosen Friends, and a member of the Knights and Ladies of Honor. Mr. Schaefer was born in Germany, is a member of the Masonic Order, and is greatly respected for his many excellent qualities and strict integrity, and is now in his declining years.

DREISMANN & SON, Practical Tailors, No. 511 Third Avenue.—The trade of the merchant tailor is well represented in this city by Messrs. Dreismann & Son. The commencement of this now flourishing business dates from 1888, when it was established by Mr. H. Dreismann, who soon secured a good, permanent trade, and in 1886 took his son, Mr. F. Dreismann, into partnership. The store in its appointments is very complete. A fine stock of goods is displayed, the assortment embracing all the new styles and best fabrics of European and American production, including suitings, woollens, trouserings, vestings, overcoatings, broadcloths, etc., from which the most fastidious may make a selection. The Messrs. Dreismann are scientific cutters and tailors, and can always guarantee a perfect fit and lowest prices. Business is active and brisk, and the enterprising copartners well deserve the success which has attended their well directed efforts. Mr. Dreismann, Sr., is from Germany originally. He has been in Louisville the past quarter of a century, and is a well known member of several Bunds, Maennerchore, etc. His son, Mr. F. Dreismann, was born in this city. He has been brought up to the business of the merchant tailor and is very popular with all patronizing the firm.

E. L. SANDERS, Dentist, No. 339 West Jefferson Street.—Among the leading members of the dental profession in this city is Mr. E. L. Sanders, whose office is most eligibly located at No. 339 West Jefferson Street. Mr. Sanders is a practical and experienced dentist, being a graduate of the Cincinnati Dental College in 1881, from which time he has been in constant practice, and in 1883 established himself in business with Mr. Eller, but during the past year the partnership was dissolved, and he opened parlors for himself at the above address. The premises occupied include an elegantly furnished reception room, operating rooms and laboratory, which are equipped with every facility and convenience for the ease and comfort of patrons. All of the latest improved appliances and devices in science and mechanism are sure to find a place in this office. All kinds of artificial teeth are made, singly or in sets, and the work in this branch cannot be surpassed for artistic taste and beautiful effect. Filling in gold, silver, etc., also extracting of teeth is given particular attention, and all engagements are always promptly and conscientiously met, while charges are very moderate and consistent with reliable work, and to seek Mr. Sanders' service once is to be his patron always. He enjoys a large and influential trade throughout this city, which is his native place.

ECONOMY GAS STOVE AND BURNER CO., No. 235 Fifth Street.—The utilization of gas as a fuel has been greatly advanced, and much has been accomplished in a safe, economical manner since the introduction of the now universally popular gas stoves to the public. This concern was established during the past year under the presidency of Mr. C. D. Moody, Mr. J. M. Miller acting in the capacity of secretary and treasurer of the com-

pany. Both are young and progressive business men, natives of Louisville, and highly respected here both in commercial and social circles. The premises they occupy comprise a commodious ground floor and basement, giving ample accommodation for the storage and display of their goods, a feature being made of the lighting and heating of the establishment by the aid of gas apparatus only. The firm are exclusive agents for the sale of gas heating and cooking stoves, gas water heaters, etc., as manufactured by the leading concerns in the country devoted to this industry, and are prepared to supply gas stoves, meters, burners and every description of scientific apparatus connected with the analytical, photometrical, and measuring department of gas fuel. Their trade is rapidly growing in volume and value, and it is safe to say that the pronounced and permanent success of the Economy Gas Stove and Burner Company is assured beyond peradventure of a doubt. The firm has published a very handsome and complete illustrated catalogue of their goods, which will be mailed free of charge on application.

BEN. S. BULL, Commission Merchant, and Dealer in All Kinds of Fruit, Produce, Hay and Grain, Nos. 214 and 216 Second Street.—The produce trade of Louisville is well represented by Mr. Ben. S. Bull, successor to McConnell & Bull, who commenced operations in 1867 and continued until 1886, since when it has been under the sole control of Mr. Bull. He is a thorough-going business man, and has a first-class connection with producers and shippers, and commands a flourishing trade throughout the north, south and west. The building occupied is a three-story structure, 28x100 feet, provided with an elevator. Mr. Bull makes a specialty of car load lots of country produce of all kinds, grain, hay, straw, etc., and fruits, berries, and melons in season, and always has potatoes, apples, onions, etc. Consignments arrive daily, and business is active and brisk. Mr. Bull, who was born in Indiana, has lived in New Albany since he was seven years old. He still makes his home in that city, and during his long successful business career in Louisville has always been held in high esteem in commercial and financial circles. He belongs to the Commercial Club, and also to the Order of Odd Fellows. Mr. Bull is prompt in rendering accounts to consignors, and is a gentleman in whom the most implicit confidence may be placed.

H. VEASEY, The Doerr Photographic Art Gallery, Corner Twelfth and Market Streets.—This establishment was first founded in 1870 by Mr. H. Doerr, and continued by him until 1876, when he removed to the above address. On January 1st, 1890, Mr. H. Veasey succeeded Mr. Doerr. Mr. Veasey, though young in years, is a thorough artist. His reception parlor, operating rooms, etc., are 50x100 feet in dimensions and are handsomely fitted up. He takes photographs of all kinds, and the photographs taken by him are triumphs of the photographer's art, and are equal to best productions in the country. Small pictures are enlarged in water colors, porcelain, india ink, crayons, etc. He takes cabinet photographs for \$3 to \$4 per dozen. Mr. Veasey was formerly in business in Chicago. He is a native of England, where he learned his business. He came to the United States about ten years ago. He is a prominent member of the Masonic Order and is thoroughly identified with the welfare and progress of Louisville.

C. G. DAVISON & CO., Real Estate Agents, No. 537 Court Place.—Among the best known real estate agents in this city is C. G. Davison & Co. The business has been established and in successful operation since 1882, and is one of the most valuable and reliable. The copartners, Mr. C. G. Davison and Mr. M. Seebolt, are gentlemen of large experience, and their business career has been marked by upright, fair, and honorable dealing. A leading feature is the buying, selling, exchanging, and renting property, farm, mineral, and timber lands, and renting houses, buildings, etc.; and it should be said to the credit of the firm that they have by faithful zeal for the best interests of customers secured a very substantial clientele and won the confidence of all having dealings with the house. Mr. Davison is a native of the state of New York, and for a number of years was superintendent of the Louisville Street Railway Co. At the present time he resides in the city of New York. Mr. Seebolt is a native of this city, and for a period of seven years prior to his joining Mr. Davison in the real estate business he was travelling salesman for the McCormick Machine Co. of Chicago. He is a thorough practical business man, and one in whom the most implicit confidence may be placed.

GRABFELDER & TACHAU, Kentucky Whiskies, Nos. 131 and 133 Main Street.—The firm of Grabfelder & Tachau have been in business for nearly a quarter of a century, and occupy a leading place in the roll of Louisville's honored and respected merchants. They do an immense business, much of which is local, and so far is in itself a rare tribute to the care and integrity which have marked their business career, for here, where the fierce fire of competition rages most intense and the article on sale is so thoroughly known, that the firm must be entitled to respect which can make and hold a trade for over twenty-two years. Such, however, is the brief record of Messrs. Grabfelder & Tachau. The business was started in 1870 by Mr. Samuel Grabfelder, who continued it alone till 1886, when Mr. Tachau joined hands, and the present firm was inaugurated. The firm occupy a five-story building, with basement, 30x225 feet, and keep a very large stock of the best liquors. Two elevators are in the building, and Messrs. Grabfelder & Tachau employ fifteen commercial travellers, and have a local agent in Chicago. Their specialties are "Kentucky Belle" and "Rose Valley," and they keep all brands. The firm are enrolled in the Board of Trade and in the Commercial Club, while in all that concerns the interests of the city Messrs. Grabfelder & Tachau are always active. They are natives of Germany; of middle age, and are highly esteemed by their business associates.

WELLER-WOOLFOLK-PAYNE CO., Boots, Shoes, and Rubbers, No. 631 West Main Street.—The firm of Sutcliffe & Owen, with which that of Weller & Payne has been amalgamated to form the Weller-Woolfolk-Payne Co., originated in 1863. The firm of Weller & Payne came into existence in 1880, and the two concerns joined forces in January, 1891. This in brief is the history of the present firm, but beneath that there is a volume that speaks of industry, perseverance, and enterprise that built up a business connection second to none of its line in Kentucky's metropolis. The capital of the company is \$60,000. The stock embraces every kind of foot-wear, in men's, women's, and children's, with a full line of rubber goods. These articles are selected through Massachusetts manufacturers, and are complete in every detail and reliable for every purpose. There is no doubt that the Bay State still retains the lead in the manufacture of boots and shoes, her supremacy in this regard never having yet been seriously questioned. For this reason it presents the best market for selection—a fact of which the Weller-Woolfolk-Payne Co. is well assured. The store comprises a four-story brick building, 30x300 feet in extent. The company employs seven travellers, and their trade extends throughout Kentucky, Indiana, Tennessee, Alabama, and Mississippi. The officers of the Weller-Woolfolk-Payne Co. are: Lucien M. Woolfolk, president; Edward H. Payne, secretary and treasurer; Ben. S. Weller, general manager. They deal wholesale for cash, and have long since proved the wisdom of their course in enabling them to buy in the cheapest market, and sell at the lowest figures; thus enabling their customers to offer the public the best goods at the most reasonable prices. The firm is enrolled in the membership of the Commercial Club and of the Board of Trade.

MAD. D. RUHL, Dress Trimmings, Etc., No. 343 Fourth Avenue.—In a careful review of the commercial enterprises of Louisville, it will be plainly observable that some houses possess great advantages over others in the same line of business. In the business of the importation and manufacture of ladies' cloak and dress trimmings, etc., the house of Mad. D. Ruhl, has achieved an enviable reputation for the judgment and taste displayed in the selection of its stock. This house has now been in active operation for the past thirty years, and during that lengthy period has ever enjoyed a widespread and influential patronage, which is broadly distributed throughout Louisville and her surrounding cities. The premises occupied comprise a commodious ground floor and basement of a three-story brick building, giving ample accommodation for the manipulation and display of the fine lines of goods. The stock embraces ladies' cloak and dress trimmings of every description, gold and silver fringes, tassels, buttons, cords, braids, chenilles, and military goods. These goods are imported or purchased direct through the leading New York jobbing houses, Mad. Ruhl making occasional visits to that city for the purchase of stock, his facilities being such as to enable him to place these goods on this market almost simul-

taneously with their entry at the eastern Atlantic ports. Mad. Ruhl was born in Hanover, Germany, and has been a respected resident of Louisville for the past thirty years. Enterprise, energy, and ability have marked the career of this house in the past, and give ample promise of a long continued success in the future.

KARL F. ELLER, Dentist, Corner Second and Jefferson Streets.—Success in every department of the learned professions depends to a very great extent upon the intelligent proficiency and ability which are brought to bear upon them. This is more particularly true as applied to that important branch of science which is comprehended in the practice of dental surgery. The dentist of to-day stands second in importance only to the medical practitioner in alleviating or tending to those wants of the community which come within the scope of his avocation, and in no branch of the professions have more important advances been made. The ablest exponent of this delicate department of surgical science in Louisville is unquestionably Dr. Karl F. Eller. His dental parlors and laboratory are located at the corner of Second and Front Streets, where he has an extensive practice chiefly derived from the very élite of the Falls City society. Dr. Eller has at his command the latest and most approved appliances known to science for the prosecution of his profession, and this, coupled with a thoroughly-grounded knowledge of dentistry in all its branches, places him at the head of his profession. Dr. Eller is a native of Germany, and a graduate of the Stuttgart College of Dentistry.

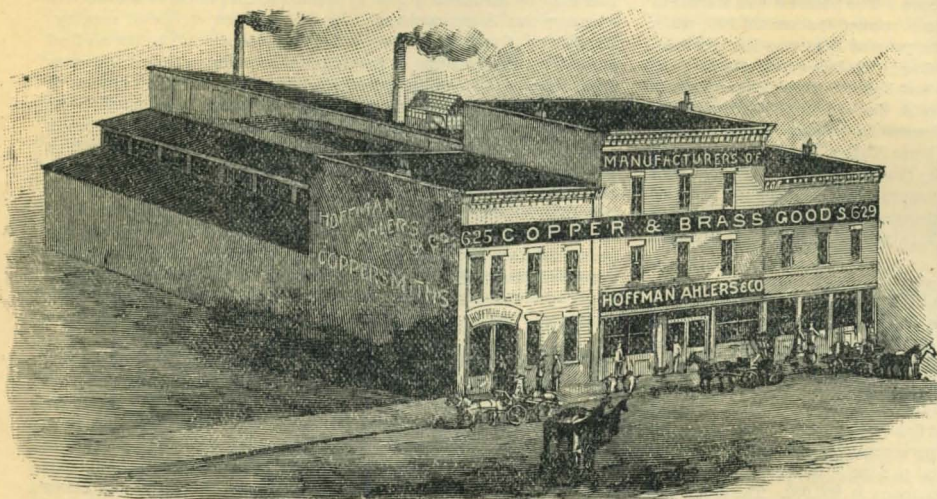
FRED. A. LORD, Falls City Straw Works, No. 713 West Jefferson Street.—A branch of industry of considerable utility is that of Mr. Fred. A. Lord, whose Falls City Straw Works are located at No. 713 West Jefferson Street. This business was established fifteen years ago by Mr. P. Bannister, who was succeeded in 1887 by Mr. Fred. A. Lord. Mr. Lord sold out again to Mr. Bannister, and eventually in December, 1890, repurchased the Falls City Straw Works, and also the Excelsior Straw Works. He has consolidated the business of these two places, and is prepared to do all kinds of reshaping, coloring, or bleaching in straw, felt hats or bonnets in the latest styles at extremely low prices. Milliners and others who have slow selling stock on hand will find it pays to send them to this establishment and have them reshaped into the latest fashionable styles. The premises occupied are spacious and are fully supplied with the latest improved appliances, operated by a ten horse power steam engine. Here from twelve to twenty skilled hands are employed, and the trade of the house extends throughout all sections of Kentucky, Indiana, Illinois, and the southern states. All work is turned out in a first class manner, and entire satisfaction is guaranteed. Mr. Lord was born in Nashville, Tenn., but has resided in Louisville for the past seven years. He is an energetic and honorable business man, who is highly commended by the trade for the superiority of his work.

M. HEISSMAN, Broker and Loan Office, No. 305 Market Street.—One of the prominent and well known city business men in his particular branch of commercial activity is Mr. M. Heissman, proprietor of the brokerage and loan office No. 305 Market Street. Mr. Heissman has been engaged in his present enterprise since 1876, and in the interval has reared what well may be termed a representative business in his line. He owns and occupies the commodious three-story building at the address already indicated, where all requisite facilities are supplied for the advantageous prosecution of the enterprise. A general business is transacted, based on the deposit of collaterals of all kinds as security for the loan of money, an equitable rate of interest in conformation with the laws of the state being charged as interest. Mr. Heissman likewise carries in stock a full line of forfeited pledges, tailors' misfits, watches, jewelry, diamonds, wearing apparel, etc., which are offered to the public and the trade at extraordinary low prices. Mr. Heissman, by his sound financial judgment and upright, honorable dealing, has secured the substantial support of all classes of the community, and a clientele which distinguishes him as one of the foremost exponents of his business in the Falls City. Mr. Heissman was born in Prussia, and has been a respected resident of Louisville for many years past. He is a prominent member of the Independent Order of Forresters, Knights of Honor, and other leading social and protective organizations.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

HOFFMAN, AHLERS & CO., Distillery and Brewery Copper-smiths, Nos. 625 to 629 East Main Street.—One of the oldest and best known concerns in the United States engaged in this line is that of Messrs. Hoffman, Ahlers & Co., distillery and brewery copper-smiths, of Nos. 625 to 629 East Main Street, Louisville, and proprietors of the Cincinnati Copper Works of Cincinnati. This popular house was founded in the latter city as far back as 1834 by Messrs. Wardell & Kierstead, as the Cincinnati Copper Works, the changes in proprietorship to date being as follows: 1839, I. Kierstead alone; 1849, Kierstead & Hoffman; 1872, Hoffman & Ahlers;

south generally. The work sent out from these works will bear the closest scrutiny and inspection. A special department is provided for making repairs, in which Mr. Mitchell never fails to give the utmost satisfaction. This establishment, being one of the largest, has become widely known through the south. Mr. Mitchell is a native of England, but for many years a resident of this country, and of Louisville since 1860. He is a man of enterprise, energy and ability. In the conduct of his extensive business he is ably assisted by his sons Mr. Thomas Mitchell, Jr., who is superintendent of the shops, and Mr. George Mitchell, whose duties are in the office.



1877, Mr. Lewis H. Hoffman retired in favor of his son, Isaac Hoffman, the firm style as at present being wisely retained. This constitutes the history of the Cincinnati house, the Louisville branch being opened in August, 1889, under the superintendence of Mr. Isaac Hoffman, Mr. Geo. F. Ahlers managing the time honored Queen City interest. The firm manufacture a general line of copper work for distillers' and brewers' use, such as alcohol and whiskey stills, brew kettles, generators, beer tubs, soda fountains, copper steam and water pipes, and are also manufacturers and patentees of the Perin, Horan and McGren continuous beer still, Bevis spirit and vapor condenser, and double pipe cooler for mush or slop, which specialties have been prime favorites with the trade for the past seven years, and are in use in all the leading distilleries of the country. It naturally goes without the saying that the manufacturing facilities of the concern are unsurpassed, the machinery and appliances combining to render the establishments of the concern to take rank among the best managed and most successful of their type engaged in this line of business throughout the length and breadth of the entire western continent.

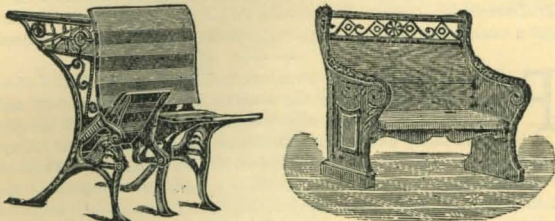
THOMAS MITCHELL, Boilers, Tanks, Etc., and Sheet Iron Worker, Nos. 1711 to 1717 Main Street.—This enterprise had its foundation in 1860, and is one whose growth and progress has not alone conferred material benefit upon the city, but has also tended to enhance its reputation as an eligible and successful manufacturing centre in the innumerable places where its boilers, stacks, tanks, etc., have been sent. Business operations were commenced and continued for a period of ten years, when the works came under the control of Mr. Mitchell, an experienced practical man, who enjoys the reputation of being one of the most proficient boiler experts in the United States. He has since made many needed improvements in the works, and introduced the latest devices and appliances, and no other establishment in the south is so well enabled to turn out work with such perfection as regards strength and durability. The premises cover an area of 100x120 feet, and employ upwards of fifty capable workmen, practical and proficient in their respective departments. Stationary, locomotive, steamboat, river tug, horizontal and vertical boilers of all sizes are manufactured, also stacks, coal, oil and water tanks, and all kinds of heavy and sheet iron work. An immense business is done, and orders are filled from all parts of Kentucky, Indiana, Tennessee, Mississippi and the

and later the business was run by Mr. C. T. Murphy, from whom, in 1889, Mr. Armstrong purchased the enterprise, which he conducted with an assiduity and success that is highly creditable to him. Mr. Armstrong has his office at No. 350 Third Avenue, near Jefferson, west side, and has also an extensive yard equipped with all the best facilities and modern conveniences that can in any way attribute to the economical handling of stock and to the prompt and advantageous filling of all orders. Here he keeps on hand, constantly, an ample stock of the best qualities of Pittsburgh, anthracite, Kentucky, Pomeroy and Raymond coal, together with coke of the finest grade. The lowest prices prevail and Mr. Armstrong has, from the beginning, made it a special object to fill all orders with promptitude and at prices that defy competition. In the distribution among his customers of coal and coke, he has in service seven hands, seven wagons and fifteen horses. Mr. Armstrong is a gentleman of middle age, and for ten years prior to engaging in this line of business was a member of the firm of Hebbitt & Armstrong in the grocery trade. He is well known and popular in business circles, and

JOHN RYANS, Dealer in Paints, Oils, Varnishes and Window Glass, Brushes, Chamois, Etc., No. 519 Third Avenue.—One of the most successful among the well known substantial business men in this progressive city is Mr. John Ryans, who for upwards of twenty years has given his attention to dealing in painters' supplies and to painting and decoration of interiors of buildings and dwellings, and has won an eminent position by honorable and successful competitive effort. He carries a full stock of goods, comprising paints, dry and in oil, ready mixed colors, varnishes, oils, benzine, turpentine, window glass, putty, Japans, dryers, brushes, chamois, and everything under the head of painters' supplies. He employs only experienced men who are proficient in their respective branches. In decorative work, and embellishment of houses and buildings, Mr. Ryans displays remarkable good taste and judgment, and whatever he undertakes in this direction is done well and bears the impress of the master hand. The volume of trade in both branches of Mr. Ryans' business is large. He is a native of Ireland, has been in this country many years, and located in Louisville in 1865, since when he has enjoyed prosperity. He has occupied the premises in which he is now located since about the first of the year, and has increased his stock, and is better prepared than ever before to attend to the demands of his many permanent patrons.

ROBERT C. ARMSTRONG, Dealer in Coal, No. 350 Third Street.—As all manufactures are dependent upon the ample supply of fuel, and as individual comfort depends in a great measure upon an abundance of the same article, the trade in coal necessarily forms a very important factor in the general commerce of Louisville; and here this trade is ably and successfully represented by Mr. Robert C. Armstrong, who is now at the head of the concern which, for about a quarter of a century, has ministered to the wants of the populace of Louisville in this special line. The business was organized originally twenty-five years ago under the firm style of Murphy & Stone, who were succeeded by Messrs. F. A. Murphy & Son,

LOUISVILLE CHURCH AND SCHOOL FURNITURE CO., Chas. F. Carpenter, Manager, No. 349 Fourth Avenue.—The leading furniture house in the city of Louisville, in the manufacture of church, school, bank and opera furniture, is that known as the Louisville Church and School Furniture Company, of which Mr. Charles F. Carpenter is the manager. It began business in 1887, since which time Mr. Carpenter has contracted and furnished the largest and finest public buildings and churches erected in this vicinity. He has built up a large trade, which has continued to increase and develop until he has placed his house in the fore-



most rank of the trade in this state. The Louisville Church and School Furniture Company are general agents for Messrs. Thomas Kane & Co., the largest manufactory in school furniture and supplies in the world, having sold in 1890 more school furniture than any two houses in the United States. They are the only house



that manufactures a school desk that folds and locks. Every desk is warranted against getting out of order for ten years. They have three factories in the manufacture of school, church, bank, court house, opera house, post office, and saloon counters and fittings, row boats, steam yachts, office desks and chairs, railroad and store settees, and stools, safes, and bicycles. Their railroad settees may be found in about every railroad depot in America. A large force of skilled operatives are in steady employment, and the amount of materials used in the confection of the specialties of the house alone would stock several large lumber yards and hardware warehouses. A large and widespread business is carried on, and the house is rated at \$500,000. Mr. Carpenter, their representative in this city, is a gentleman of large business capacity, with whom it will always be found a pleasure to have dealings. His office and sample room, No. 349 Fourth Avenue, Louisville, Ky. (branch No. 135 East Spring Street, New Albany, Ind.), where he is at all times ready to furnish estimates for supplying furniture in the lines indicated. All orders are promptly filled, and the prices defy competition. Mr. Carpenter, since his advent to this city, has made hosts of friends, and has become popular in leading social and business circles.

DR. L. W. GERMAN, Dentist, No. 640 Fourth Avenue.—In the successful practice of the dentists' profession, the most thorough knowledge, skill, and experience are absolutely obligatory, and among the reliable and well patronized members of the profession practising in Louisville ranks Dr. L. W. German, whose admirably appointed dental parlors and laboratory are located at No. 640 Fourth Avenue. Dr. German enjoys the distinction of having a two-fold professional claim on the attention of the community, as being a skilled exponent of dental surgery in all its branches, and likewise is a duly qualified medical practitioner of high standing. He was born at Harrisburg, Penn., graduating with the class of '78 at the well known Philadelphia College of Dental Surgery, and again qualifying as a physician in 1888 through the Kentucky School of Medicine. Prior to settling in the Falls City in 1879, he practised dental surgery in Illinois and his native state, augmenting his knowledge in such direction by the study of medicine, with the result already stated. While he makes the latter department of therapeutics secondary to the practice of dentistry, he is

none the less a physician of rare attainments. He attends to every branch of deontological science, and has built up a very extensive and liberal patronage in this city and vicinity. He is well known and eminently esteemed by his professional confrères and patients, a fact simply due to his natural courtesy, the skilful workmanship he performs, and last, but not least, the reasonable fees he charges for his professional services.

MACFARLANE & MORDUE (Incorporated), Miners and Shippers of Kentucky Cannel Coal, The Commerce.—This business was incorporated in 1888 with a capital of \$50,000, its executive officers being Mr. Graham Macfarlane, president, Mr. Thomas N. Mordue, secretary and treasurer. They own and control the entire product of two first-class cannel mines in eastern Kentucky, and also export largely cannel coal to Europe. Messrs. Macfarlane & Mordue handle more coke than any other house in Louisville, and are agents for the Pennsylvania Coal Co., Basket Coal Co., and Shiver Coal Co., Orders are promptly filled for cargo or car load lots of coal, cannel, or coke at the lowest ruling market prices, and the trade of the house now extends throughout the entire United States. The business strictly wholesale, and the coal and cannel handled is the best in the market. Messrs. Macfarlane and Mordue are honorable and enterprising business men, and active members of the Board of Trade and Commercial Club. The firm's cannel is admirably adapted for open fire places and the enriching of gas. The greatest care is exercised in preparing it for the market, and consumers will materially consult their own interests by making a thorough trial of this famous Kentucky cannel coal, which has given satisfaction to consumers.

FRANK HENRY, Barrels, Etc., Nos. 121 to 125 Bullitt Street.—The enormous quantity of cooperage required at the present day in the United States for the transportation of all kinds of produce and merchandise renders the item of barrels of the greatest importance to merchants and others. An old established Louisville house engaged in this industry is that of Mr. Frank Henry, manufacturer of and dealer in all kinds of new slack barrels, etc. Mr. Henry primarily engaged in business in a comparatively small way in 1862, on Nelson Alley, his efforts at that period being restricted to dealing in second hand barrels exclusively. In 1882, however, he turned his attention to the manufacture of slack barrels, and in 1888 purchased his present eligible premises. They consist of a four-story building, fully equipped, and forty skilled operatives are provided with constant employment. Mr. Henry manufactures all kinds of new slack barrels, a specialty being made of slack half barrels, and deals in every description of second hand barrels, supplying sugar refiners, millers, lime merchants, and others in all sections. The barrels of this house are unsurpassed for strength, finish, and durability, and have no superiors in any other city. The output capacity of the works is 1,000 barrels per diem. Mr. Henry was born in Germany, and has been a highly respected resident of the Falls City for the past half century.

ACKERMAN & BETZ, Photographers, Third and Jefferson Streets.—An old-established and representative photograph gallery in this city is that located at the corner of Third and Jefferson Streets, of which Messrs. Ackerman & Betz are the efficient proprietors. This business was originally founded in 1860, and during the past years the present firm, both members of which are experienced and practical adepts in this art, assumed control of the affair, and have since conducted the enterprise with the same success which has always characterized the management of the house. The studio occupies the entire third floor in a large building, the reception room being unexceptionally attractive and tastefully furnished, while the operating rooms are provided with the latest and best improved appliances required for executing all kinds of work pertaining to this art. Four skilled assistants are in constant employment, and photographs of every description are made which are perfect as likenesses and superior in finish; while special attention is given cabinet work, enlarging pictures, etc. In every branch of the profession the work executed is unsurpassed in finish, elegance, neatness, and beauty, such as is only attained by the thorough, skilled photographic artist. Popular prices prevail, and a large and influential patronage has been secured, coming from far and near. Mr. Ackerman is a native of this city, while Mr. Betz was born in New Albany, Ind., and are highly respected citizens in this community in social as well as in business circles.

JOHN A. STRATTON & CO., Real Estate and House Agents, No. 310 Fifth Street.—The real estate agency of John A. Stratton & Co. is one of those features of business of a great city which afford a fair gauge of its prosperity. An active movement in real estate denotes enterprise and progress. The success, therefore, of a first-class agency like that of Messrs. J. A. Stratton & Co. indicates that things are in a lively and progressive condition. The business, which is to-day the leader in its line in the city, was established in 1883 by the present proprietors. For a little while they were at No. 228 West Jefferson Street, but they soon removed to their present location, and their purpose is to make a yet more notable removal on July 1st next, when they will occupy handsomely furnished and fitted offices on the ground floor of the magnificent new stone building of the Louisville Trust Company, at No. 310 Fifth Avenue. Messrs. J. A. Stratton & Co.'s offices will be the only ones on the ground floor, except those of the Trust Company. They will face on Fifth Street. The firm employ seven in their present spacious offices, and do a general real estate business. They make a specialty of dealing in real estate, buying and selling, and they collect rents, negotiate loans on real estate, sell real estate paper, take charge of estates, pay taxes, etc. In this business they have long since succeeded in winning the full confidence of their clients. They, however, refer to the Bank of Kentucky, City National Bank, Bank of Louisville, Masonic Savings Bank, the German National, the Merchants' National, the Western, and the German Security Bank. Best of all, they can refer to nearly ten years of unbroken success, in which they have acquired a reputation for business tact and undeviating integrity. The firm consists of Mr. J. A. Stratton and Mr. N. L. Varble. Both are young men, natives of the city, and highly respected. They are both members of the Board of Trade and the Commercial Club, and they lack no element of good fellowship or public spirit. Both are members of the Social Club.

F. A. GILCHER, Manufacturer of Glass Show Cards and Druggists' Glass Labels, Enamelled Letters, Brass and Silver Signs, Banners, Signs and Ornamental Painting, No. 212 Third Street.—There is perhaps no feature of American mercantile or industrial activity that engages the attention more frequently than artistic signs. The remarkable progress made in this line within a few years is truly marvellous, and the enormous quantities turned out annually are almost beyond computation. Among the foremost concerns engaged in this line in Louisville is that of Mr. F. A. Gilcher, located at No. 212 Third Street. This enterprise was originally established in 1878 by Mr. Edward Sulzer, to whom the present proprietor succeeded in 1888, and who has since deservedly enjoyed a continuously prosperous career to date. He occupies the second floor of the building at the address already indicated, having dimensions of 25x100 feet, and otherwise equipped with every appliance and convenience for the successful carrying on of the business. He executes all kinds and produces artistic and plain signs of every description. He makes specialties of the manufacture of banners, glass show cards and druggists' glass labels, enamelled, brass and nickel letters, carved and raised letter signs, and gilt work of all kinds. In this Mr. Gilcher, who employs three skilled assistants, has been eminently successful. By the unequivocal excellence of the work turned out, and the close personal supervision over every detail of the business, with which he is thoroughly conversant, he has gained an influential patronage second to no competitor. Mr. Gilcher is a native of the Falls City, a young, energetic man of business, and is rightly regarded as one of the most skilled and experienced exponents of the sign-writers' craft in this section.

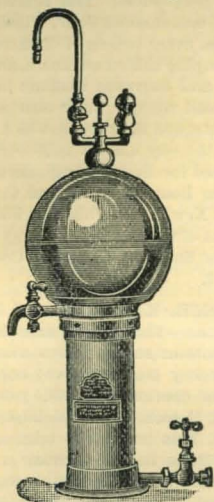
REDMON & DARNALL, Artists' Materials, Etc., No. 626 Fourth Avenue.—In any and every metropolitan centre one or more stores may be found where the artist as well as the regular painter can procure all and every appliance necessary and requisite for fine art purposes. One of the more recent acquisitions of this type to the industries of the Falls City is the emporium of Messrs. Redmon & Darnall. This enterprise was originally opened in September, 1890, by Messrs. Maddox, Redmon & Darnall, two months later, however, the first-named gentleman withdrawing his interest, since which period the present proprietors (Messrs. G. Lee Redmon and C. G. Darnall) have ably developed its

business affairs. The premises occupied comprise an eligible sales-room and workshop, the latter equipped with every facility for the manufacture, repair, regilding, etc., of picture frames, mirrors, etc. In the general store will at all times be found a full line of artists' materials, oil and water colors in tubes, brushes, palettes, easels, maul-sticks, canvas, stretching boards, etc., supplemented by a choice line of engravings, etchings, oleographs, also oil and water color sketches. The company are likewise publishers of the copyrighted Souvenirs and Transparencies of the celebrated Mammoth Cave. Mr. Redmon owns the controlling interest in this enterprise, and is perhaps one of Louisville's busiest business men. Mr. Darnall is a native of Louisville and a practical business man, and a connoisseur of all that pertains to art dealing and art matters.

F. KIMBEL & BRO., Contractors and Builders, No. 1115 Underhill Street.—Among the leading firms of contractors and builders whose well directed efforts have adorned the city with many handsome and substantial buildings, none enjoys a more enviable reputation than that of Messrs. F. Kimbel & Brother. This business was established in 1870 by the present members of the firm, Messrs. F. and Henry Kimbel, and from its inception it acquired a large and rapid development. The premises utilized for its purposes cover an area of over one and a half acres, on which are erected spacious and commodious sheds and workshops. These are fully supplied with modern tools, appliances, and machinery, and every facility is at hand for the proper and satisfactory prosecution of the business. The yards offer ample storage and piling room for the seasoning of materials, and their disposal, and in all departments the best contrivances and conveniences have been put in. The firm employ from thirty to sixty hands, according to season, including joiners, carpenters, masons, etc., etc. The immediate supervision of the business is entrusted to Mr. Ed. F. Kimbel, son of the senior partner, and an experienced, practical builder. He is thoroughly acquainted with the business in all its details, and many of the largest and most important undertakings of the firm have been carried to completion under his able management. The office of the firm is neatly fitted up with every requisite for the transaction of the business, an efficient staff of bookkeepers being employed. The firm are at all times prepared to furnish estimates and enter into contracts of any magnitude for the erection of any class of building, according to plans and specifications. Their estimates are carefully made, so as to thoroughly represent every detail of the work contemplated, thereby enabling definite contracts to be drawn which admit of no extras. Both partners are natives of Germany, and have been residents of Louisville since 1847.

AUER & GOODMAN, Manufacturers of Novelties in Cloth, Felt, and Leather Warm-lined Slippers and Shoes, Nos. 547 to 551 East Madison Street, and Nos. 824 to 832 Hancock Street.—Considering the comparatively short time they have been established, Auer & Goodman, manufacturers of leather, cloth, and felt slippers, and low cut shoes, have built up a very extensive and substantial business connection. The secret of their prosperity is not far to seek, however. Turning out a class of goods of a superior character, prompt and reliable in executing orders, and withal thoroughly conversant with the wants of the trade, the firm have been enabled to achieve the distinct success that has attended their well directed efforts. They have very excellent manufacturing facilities, and employ only experienced hands, while no inferior material whatever is used; and their productions are widespread and in rapidly growing demand, owing to the uniformly high standard at which the same are maintained. Messrs. Henry Auer and Leon Goodman, who compose the firm, are gentlemen in the prime of life, and are well and favorably known in the community both in commercial circles and in social life. They are young men of energy and enterprise, and of ample experience, and since the inception of this flourishing venture in March, 1890, have been signally and deservedly successful. A large force of help is employed, and the capacity of the concern is about 400 pairs per day. The productions include slippers in every size, width, shape, style, and variety in leather, cloth, and felt; also low cut shoes of every description in fine and medium grades, ladies' and misses' wear being a specialty. The prices quoted are the very lowest figures consistent with quality of material and character of workmanship, the most liberal inducements being offered to the trade.

THE PASTEUR FILTER AGENCY, J. C. Strouse, Manager, No. 503 Third Street.—This filter is a marvel of scientific perfection. It is the only filter ever invented that will give germ-proof water, and in large quantities, without the use of alum or other hurtful ingredients; nothing whatever being used as a filtering medium except unglazed porous porcelain tubes. These filters are made in many sizes and styles, from the small filter for drinking water only, to the large filter for placing on the line of the supply pipe and filtering all the water that passes into the dwelling, hotel, or factory. It is also coming into general use in ice factories,



as it completely eliminates iron rust and other discolored material from the water. On December 17, 1889, a patent was granted to Mr. J. C. Strouse of this city on a cleaner for the filter, a process by which all the tubes are instantly cleaned without taking the filter apart, the largest size of filter being cleaned in less than one minute. It is regarded by those using it as a valuable improvement, as it saves the breakage of tubes, and the wear and tear of filter consequent upon frequently taking it apart to be cleaned, to say nothing of the saving of time. Mr. Strouse reports the sales of these filters as being constantly on the increase and rapidly coming into general use. Prices and instructions for filters and cleaners sent on application.

WM. G. HOWARD, M.D., No. 219 Fourth Avenue.—This gentleman was born March 1, 1844, in the county of Andrew, Mo. Brought up in the primeval forests of that county, it was not until he was eleven years of age, when his family removed to the eastern part of the state, that he had the advantage of attending school. When fifteen years of age, he became a student of Sawantonia College, Buchanan Co., Mo., where he won high honors for English, Latin, and German. When sixteen years of age, he began the study of medicine, one of his preceptors being Wm. B. Crane, M.D., of St. Josephs, Mo., a former demonstrator of anatomy in the Baltimore Medical College. In November, 1864, he graduated with high honors and began practising, but had to cease owing to war troubles, but resumed in 1867. He removed to Louisville in October, 1890, and has since built up a large practice, making specialties of all diseases of the nerve centres, especially epilepsy and all diseases peculiar to the female sex. Dr. Howard's father is a native of Virginia, was born December 31, 1796, and died April 15, 1881. He was the youngest of five sons of Col. Wm. Howard. Dr. Howard's mother is still living; was born March 30, 1811, at Harrodsburg, Mercer Co., Ky., and in her maidenhood was Miss Susan Petty. On February 28, 1867, Dr. Howard was married to Miss Henrietta E. Blanford, of Hardinsburg, this state, her father being the grandson of Gen. Smallwood, whose glorious regiment of Marylanders was so cut to pieces at the battle of Long Island, and the survivors of which, including General Smallwood, afterward became distinguished brave soldiers and tacticians. Mrs. Howard is a sister to the Hon. Chas. Blanford, Breckenridge Co. this state, who formerly wrote in the lower branch of the General Assembly, two sessions. Dr. Howard is

a member of the Order of Free and Accepted Masons, and is popular in professional circles.

H. SYMMES, Contractor and Dealer in Roofing, Paving, Steam Pipe, and Boiler Covering, No. 29 Kenyon Building.—This business was established in 1889 by Messrs. Osborne & Symmes. On January 1st, 1890, Mr. Symmes assumed the sole control, and the business has prospered exceedingly well through his industry, energy, and pluck. Mr. Symmes makes asphalt roofing a specialty, and has a large stock of fire and waterproof building papers. He is also agent for a large line of goods, the demand for which, under energetic methods of business are daily increasing. These comprise pressed bricks, terra cotta, asphalt roofing, asphalt paving, mineral wool, hair felt, asbestos goods, Sackett's waterproof paper, Manahan's parchment paper, two and three-ply ready roofing, asbestos roofing, pipe covering, shingle stains, etc., etc., and Mr. Symmes can be congratulated on the success he has achieved, as evidenced by the large patronage he enjoys. He is a member of the Commercial Club, and here "where merchants most do congregate" few are held in higher esteem or are certain of more genial and warm-hearted friends than Mr. H. H. Symmes.

H. DUNEKAKE, Dealer in Kentucky Copper Whiskey, No. 170 Fourth Street.—Louisville is unquestionably the most important centre of the trade in whiskies west of the Alleghenies. It is here the various distillers have their warehouses. One among the oldest of the reputable wholesale houses in this trade is that of Mr. H. Dunekeake. This house dates its foundation from 1840, when it was established by Roepke & Finch, and subsequently continued by C. H. Finch, when the style and title was changed in 1865 to Finch & Co. In 1871 Mr. H. Dunekeake was taken into partnership, and the business was carried on until 1878, when Mr. Finch died, and was succeeded by Dunekeake & Stegman. This firm was dissolved in 1884, since when Mr. Dunekeake has conducted the business alone. The goods are sold free or on bond, large quantities being allowed to remain in the storage warehouses to mature until required for the demands of the trade. Mr. Dunekeake's goods are staple, and in all the commercial centres meet with a ready sale, and he guarantees all his goods to be strictly as represented. Mr. Dunekeake, who was born in Germany, has been in this country since 1845—a period of upwards of half a century—and located in Louisville in 1863. He is an active, substantial, business man of probity and integrity, and is a member of the Masonic Order, and has a wide circle of friends and acquaintances.

LOUISVILLE TRANSFER COMPANY, Corner Ninth and Green Streets.—It is universally admitted that there is no class of people who are so much given to extensive travel as Americans; and this disposition to flit about from place to place, whether on business or pleasure bent, has necessarily led to the establishment of various methods of transportation of both passengers and baggage. Louisville, like all other cities of progress and enterprise, has its transfer company omnibuses, carriages, coupés, and baggage-wagons, for the transmission of passengers and baggage from railway to railway, and from homes and hotels to stations of departure. The Louisville Transfer Co. was organized and incorporated in 1867 with a capital stock of \$150,000. From its inception, it has received the most liberal and substantial patronage, because its first principles have always been to render to the public prompt and effective service and at the lowest possible charges. The offices of the company are located on Ninth and Green Streets, where they have stabling, carriage houses, etc. These premises are two and a half stories high and 105x200 feet in dimensions, and here the company have a large assortment of carriages, coupés, baggage-wagons, etc., all of which are for the service of the public for the transferring of passengers and baggage to and from the railroads. The various railroad companies issue coupons for transference through of passengers and baggage. The principal office is connected by telephone, and the company have in service 110 horses and 100 transfer wagons, omnibuses, and other vehicles, and about 100 men. Baggage is called for and delivered in any part of the city and prompt attention is given to all orders. The president of the company is Col. Horace Scott, the secretary and treasurer is C. J. McGuire, and the manager is Mr. J. W. Coleman. Mr. McGuire is also secretary of the Kentucky and Kansas Land and Cattle Co., and a native of Ireland; he has resided in Louisville for over thirty years. Mr. Scott and Mr. Coleman are old residents in the city and widely known and esteemed.

H. YOUNG & CO., Dealers in all Kinds of Hardware and Cutlery, No. 211 West Market Street.—It is very safe to say that among the old well known substantial business houses in this city there are none better known than the above mentioned concern. Mr. H. Young, who since 1887 has been at the head of the firm, is a gentleman young, active, and enterprising, and sustains a high reputation in this community, and was for ten years with Geo. B. Barr & Co., of this city. The premises occupied are a three story brick building with basement, 25x125 feet in dimensions, and is well equipped and arranged with a special adaptability for conducting the business. A general line of builders' hardware, a full assortment of shelf goods and cutlery, carpenters' and machinists' tools, nails, wire goods, locksmiths' and bell hangers' supplies is kept in stock, also edge tools of all kinds, and the various patented specialties that belong to the business. Particular attention is paid to fitting keys, repairing locks, bell hanging, and general repairing and jobbing, and in the workshop in the rear of the store experienced hands are kept constantly employed. Orders by telephone call 1378, ring 2, are promptly answered, and nothing is left undone to render the best satisfaction. The firm keep in stock only goods of the best quality, and can always name the very lowest prices. Business is active and brisk, and continually growing and becoming more widely extended.

B. RADLEY CARRIAGE COMPANY, No. 128 West Main Street.—One of the most reliable and old established concerns in Louisville, engaged in the construction of carriages, light business wagons, etc., is that known as the Bradley Carriage Company, No. 128 West Main Street, of which Mr. J. J. Burkholder is the enterprising and popular proprietor. This business was established in 1839 by Stone & Bradley, who were succeeded in 1845 by C. Bradley, and in 1870 by C. Bradley & Son. Eventually in 1885 Mr. J. J. Burkholder purchased the business, and is now conducting it under the old title of the "Bradley Carriage Company." Mr. Burkholder is a thoroughly practical and expert carriage builder, fully conversant with every detail of this useful industry and the requirements of the most exacting patrons. He occupies a spacious four-story building, 35x200 feet in area, the workshops being on the ground floor in the rear, and the show rooms in front. Here he employs twenty first class workmen, and manufactures to order carriages, buggies, phaetons, coupés, light wagons, etc. Only the best materials are utilized, and the vehicles turned out have no superiors in this city or elsewhere for finish, elegance, strength, and lightness, while the prices quoted for all work are exceedingly just and moderate. A large stock of carriages and wagons is kept on hand, and repairing of all kinds is promptly and carefully attended to. Mr. Burkholder was born in Germany, but has resided in Louisville many years. He is greatly respected by the community for his skill and integrity, and is an active member of the Catholic Knights of Honor.

E. HESSE & CO., Dry Goods, No. 416 West Market Street.—There are few names better known in the dry goods trade of the south, or which carry more weight, than that of "Hesse." In Louisville especially is it an honored and respected one. The wholesale and retail dry goods and notions business of the house of Messrs. E. Hesse & Co. was founded some thirty years ago by Mr. I. Hesse, who soon built up a brisk and extensive trade. Some years later he admitted his son, Mr. E. Hesse, a partner in the business, the firm name becoming I. Hesse & Son. Finally in 1887 the senior partner retired, and the business has since been conducted by Mr. E. Hesse alone. He is an enterprising and active young man, who brings to bear every possible qualification for success in catering to the wants of the public; and when with his ample experience and perfect knowledge of the trade are coupled ample resources, perfected facilities, and unrivalled connections, it can be readily realized how he has so ably maintained his house in the foremost rank, and maintained its traditions. The assortment is choice and well selected, and includes everything that can be comprehended under the terms of fancy and staple dry goods, notions, fancy goods, hosiery, etc. Mr. Hesse personally visits the New York and Chicago markets twice a year, and moreover maintains direct and constant communication with the leading importers of the country, so that he is always abreast of the times. His annual sales average \$150,000, and his wholesale trade extends throughout Kentucky, Indiana, and the south generally. In the retail line his trade is also large and substan-

tial. Some twenty assistants are here employed, and ladies and other patrons can always rest assured that their wants will be attended to with the utmost courtesy. The lowest prices prevail, and orders are carefully filled and delivered, and special attention is given to mail orders. Mr. Hesse is a native of Louisville, and one of its ablest and most enterprising young merchants.

F. RANKLIN PRINTING CO., No. 319 Third Avenue.—One of the most progressive and reliable concerns in this section of Louisville is that known as the Franklin Printing Co., No. 319 Third Avenue, of which Messrs. Daniel Smith and Wade Sheltman are the popular proprietors. This business was established in 1880. They occupy a commodious floor, which is equipped with superior printing presses, every variety of type, ruling, and cutting machines. Here they employ skilled workmen, and make a specialty of mercantile printing and engraved wedding invitations, and attend carefully to binding and ruling. Their charges for first-class work are extremely moderate, and their trade, which is steadily increasing, extends throughout the city and its neighborhood. Messrs. Smith and Sheltman are noted for their promptness and integrity, and are active members of the Board of Trade and Commercial Club. Mr. Smith is a native of New York, while Mr. Sheltman is a Virginian. Mr. Smith is president of the Ohio Falla Cooper Works, and is also a member of the firm of Smith & Slaughter, Coal Dealers. The Telephone call is 45, ring 2.

H. AGER & HETSCH, Manufacturers of Fine Jewelry, No. 351 Fourth Avenue.—The list of manufacturing jewelers in Louisville contains many names whose operations are as creditable as they are extensive; but none have a higher business reputation or command a trade penetrating a wider area than Messrs. Hager & Hetsch, whose establishment is located at No. 351 Fourth Avenue. This house was originally established by Mr. Phil. W. Hager in 1878, he in 1884 forming a copartnership with Mr. Jac. R. Hetsch, when the present firm style was adopted. Their establishment is located on the second floor of the building at the address indicated, and is equipped with all the latest modern apparatus and appliances, and employment is given to some seven expert workmen. The range of manufacture embraces engraved, enamelled, imitation pearl, and white stone goods, the productions of the house being noted for their exquisite designs and superior workmanship. Many of the patterns are original with the firm, and display the cultivated taste of the true artist. Every description of diamond mounting is promptly attended to, and a specialty made of society badges, designs for same being furnished, a fact which has added materially to the prestige of the firm as enterprising and progressive manufacturers. Orders are executed with promptness, and goods are safely shipped to the remotest points. Both in the excellence of the work and the modest prices obtaining the house offers very important inducements to customers. The aim of the proprietors is not only to satisfy every demand of the trade, but also excel in the novelty and utility of its productions; and as a result, the volume of their business is undergoing a steady and healthy increase. Messrs. Hager and Hetsch are recognized as useful and honorable citizens, thoroughly responsible as manufacturers and business men, and deserving of the confidence and patronage of the trade in the highest degree.

E. DW. B. SCHIEMAN, Pharmacist, Nos. 101 and 103 West Walnut Street.—Mr. Schieman has had a long, valuable experience in compounding drugs and medicines, is a regular graduate of the Louisville College of Pharmacy and a member of the State Board of Pharmacy and the American Pharmaceutical Association. He embarked in business September 18, 1879, and has acquired a reputation placing him in the front among the most accomplished of the profession. A fine stock is always carried, embracing drugs, chemicals, roots, herbs, barks, tinctures, extracts, pharmaceutical and proprietary preparations of value as medicines, supplies for the sick room, bandages, trusses, and a varied assortment of fine soaps, delicate perfumes, and a wonderful array of toilet and fancy articles of both European and American productions. Mr. Schieman makes a specialty of foreign and domestic wines, brandies, and liquors put up expressly for medicinal and family purposes. He compounds a number of special preparations which are highly commended for their efficacy. Among these are chicho, quinine, hair tonics, etc. He is also agent for "Dandbourne's" Worm Wafers. He was born in this city, is well known and popular, and is a member of the firm of Bell & Schieman.

FRANK J. KIEFER, Pharmacist and Druggist, Corner Frankfort and Reservoir Avenues.—Mr. Frank J. Kiefer was born in Louisville and is a graduate of Louisville Pharmacy College, class 1884. He is a young man, and established his business at his present location about three years ago. The premises occupied comprise a ground floor 25x40 feet in dimensions. The stock carried comprises pure and fresh drugs and chemicals, all the reliable fluid extracts used by physicians in their practice, druggists' fancy goods, perfumery, toilet articles, physicians' and surgeons' requisites, all patent medicines and remedies of long established merit and reputation, and all other articles pertaining to a well-managed establishment of this kind. The compounding of physicians' prescriptions and family recipes is a specialty with Mr. Kiefer, and all modern appliances to secure accuracy and promptitude are provided for dispensing them at all hours of the day or night. Mr. Kiefer employs two of the most reliable and qualified assistants. He makes all his own essences, tinctures and extracts. A full line of paints, oils, glass, tobaccos, and cigars are always to be found. Mr. Kiefer fully merits the success he has attained. Telephone, 1871, ring 2.

CARPENTER & CO., Photographers, Corner Ninth & Market Streets.—Among those actively engaged in making portraits by this art is Messrs. Carpenter & Co. Mr. R. J. Carpenter, the head of the firm, who has the entire management of the business, is a gentleman in middle life and has had a long practical experience and is well versed in all the details pertaining thereto. He executes work which for artistic finish is not surpassed. He is a native of Troy, N. Y., and commenced business operations at Saratoga Springs, N. Y., in 1844, and after much experience in the various New England States, he came west and opened an establishment in Paris, Ky., in 1857. Leaving Paris at the commencement of the war to accompany the army, he again settled in 1864 in Lexington, removing to Richmond in 1867. For the past sixteen years, however, the seat of his business operations has been in Louisville, with now and then a branch gallery in some of the small towns of southern Indiana. He is now well located, occupying the second and third floors of a spacious building which he has fitted up and provided with the latest and best apparatus for producing the highest class of work. Mr. Carpenter makes a specialty of all branches of photography, and during his long business career has enjoyed a signal success and the esteem and confidence of the whole community. The patronage comes from all classes of the community as his prices are the lowest to be afforded when good material is used, and his reputation is steadily growing each succeeding year. He also copies and enlarges pictures and executes pastels, ink work and crayons, and is unremitting in his attention to please patrons.

LOUISVILLE SAW MILL COMPANY, No. 1000 Fulton Street.—This business was established in 1829 by Matthew Ferginson, who was succeeded in 1852 by Andrew Ferginson & Co., in 1863 by Mr. Woods Ferginson, in 1865 by Mr. Woods Ferginson & Co., in 1869 by C. & J. Hull, and in 1870 by Joseph Hull. Eventually in 1871, Hull, Irwin and Merwin assumed control, and in 1872 were followed by Hull & Irwin. In 1874 in consequence of the tightness of the money market, the following saw mill firms were amalgamated viz.: Ray & Connell, Joseph Hall and that of John P. Young, under the style and title of the Louisville Saw Mill Company. Messrs. J. and C. Hull purchased this concern in 1879, and in 1883 Mr. Joseph Hull became sole proprietor. After some changes the business was incorporated January 18th, 1889, with an authorized capital of \$150,000, of which \$57,000 have been paid up, and there is now a surplus of \$19,000. The Louisville Saw Mill Company now run only two mills, and employ 100 skilled hands. The output of the mills is 125,000 feet of lumber daily. The company manufactures and deals largely in building and furniture lumber, laths, pickets, bed slats, etc., and ship extensively to New York, Chicago, and Boston, and make a specialty of carload lots of oak, ash, poplar, walnut, and cherry lumber. The yards etc., have an area of eighteen acres, with a storage capacity of 5,000,000 feet of lumber. The following gentlemen who are very popular in trade circles for their executive ability, promptness and integrity, are the officers, viz.: John Baumeister, president, C. B. Hull, general manager, Henry T. Shaw, secretary, James O'Connor, director. Mr. Baumeister is also a member of the firm of John Baumeister & Brother, builders and contractors, and

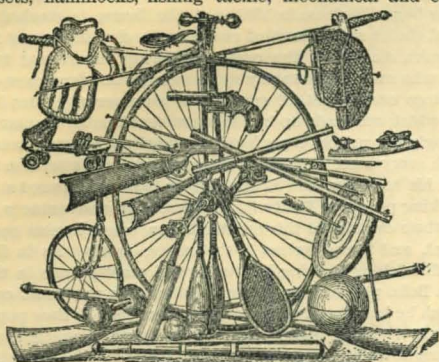
president of the Falls City Lumber Company. He was born in Louisville, and is a large real estate owner. Mr. C. B. Hull, the general manager, is a native of Pennsylvania, and has been connected with those mills since 1878, while Mr. Shaw, the secretary, was born in Louisville. Mr. Shaw has been with this concern for thirty years, and is one of Louisville's influential and public spirited citizens.

SIMON BOHN, Clothing, No. 749 West Market Street.—The house of Mr. S. Bohn, northeast corner of West Market and Eighth Streets, has gained an enviable reputation for its honest dealing, superior quality of goods, and the rock bottom prices. Mr. Bohn began business in 1887, and the house is stocked with a large and choice assortment of ready made clothing, gents' furnishings, trunks, etc., while the custom tailoring department furnishes to those who may desire to pay more money the advantages of selection, a large assortment of spring and summer novelties in gent's suiting, which are made up in the most fashionable manner, and at exceedingly low prices; a perfect fit and stylish garments being guaranteed in every case. Mr. Bohn gives his personal attention to every detail of his business, and is assisted by two experienced salesmen. The working people of Louisville will find many advantages by purchasing their clothing at this reliable house, where honest goods, fair treatment, and lowest prices is the ruling motto. As in the past, when a flourishing clothing business was formerly done in this location, Mr. Bohn proposes to again awaken this northeast corner to life, which he has already caused to assume its old time popularity. Mr. Bohn is a young man, a native of Germany, and is recognized as an upright tradesman, highly respected by all who know him.

A. LAUER, Florist, No. 1218 East Broadway.—Among those in this city engaged in the delightful occupation of growing flowers and plants, it is safe to say that none are so well known as Mr. A. Lauer, who was born in Germany, arrived in this country when a young man, and soon after found his way to Louisville, and in 1867 commenced business as a floriculturist, and by earnest endeavor and patience has achieved a wide reputation. He learned the art in his native fatherland, and is well versed in all the details pertaining to it. Since he commenced business he has been adding to his grounds, and now occupies three acres, which contain ten large greenhouses. Mr. Lauer grows every variety of flowers, and is particularly successful with roses, and has a larger variety of this popular flower than any other dealer and grower for many miles around. He supplies an extensive wholesale and retail trade with cut flowers, potted and bedding plants, shrubs, running vines, etc., and makes a specialty of floral decorations for weddings, parties, etc., and furnishes emblematic funeral designs at short notice; also hanging baskets, vases, ferns, dried leaves, etc., and everything belonging to the business. Mr. Lauer is a gentleman in middle life, and during his long successful business career has made hosts of friends, and enjoys the unbounded confidence of all having dealings with him. He has been longer in business as a florist than any others in the vicinity, and may be said to be the most reliable in this city.

D. B. GRABLE & CO., Druggists, No. 1900 Baxter Avenue.—One of the most practical and experienced pharmacies doing business in this city is Mr. D. B. Grable & Co., the members of the firm being D. B. Grable and Robert Pryor, who established business in 1889 at the indicated address, and are rapidly acquiring a large patronage by the commendable manner in which they are conducting their business. The store is fitted up in an exceptionally fine manner, having handsome show cases, attractive fixtures and counters in ash, and an elegant improved marble soda water fountain. They manufacture their own extracts, essences, etc., and a large and complete assortment of fresh, pure drugs and chemicals are carried, also a full line of proprietary medicines and perfumery, toilet and fancy articles, tobacco and cigars, and druggists' sundries generally. These gentlemen are both members of the Kentucky State Board of Pharmacy. Mr. Grable was born in Louisville, is an active Free Mason, a member of the Knights of Honor, and a member of the Knights of Pythias, and has had thirty years' experience in the drug business. Mr. Pryor is a native of Kentucky, having five years' experience. A specialty is made of compounding physicians' prescriptions, which are dispensed with the utmost care and at the most reasonable prices. They are reliable business men, well deserving of the success with which they are meeting.

J. W. RECCIUS & BRO., Sporting Goods, Bicycles, Etc., No. 361 West Jefferson Street.—This gentleman commenced business in 1873 at No. 1633 Market Street, and five years ago sold out to his brother and established himself in the premises now occupied, where he has continued to do business under the present name and style. The store, which has an area of 20x85 feet, is neatly and tastefully appointed and admirably arranged, and well stocked with a large and varied assortment of goods, embracing all styles of air rifles, baseball supplies, Indian clubs, bicycles, tricycles, velocipedes, dumb bells, boxing gloves, footballs, croquet and lawn tennis sets, hammocks, fishing tackle, mechanical and electrical



boys' printing presses, magic lanterns, and games of all kinds and novelties of every description that belong to the business. Mr. Reccius can fit out clubs and furnish everything needed at the very lowest prices, and fully guarantees his goods to be strictly as represented. He is doing a fine city and country trade, and promptly fills orders, and is unremitting in his attentions to render the best satisfaction. His popular establishment may be said to be the leading emporium for "things for use and things for sport, where the gay and curious resort." Mr. Reccius is very popular as a business man and citizen. He is courteous, polite, and ever ready to attend to all demands made upon him in his special line, and is one of the best known dealers in gymnasium supplies and outfits for games and manly pastimes in the city.

J. OHN E. ROCHE, Gentlemen's Furnishing Goods, No. 222 Fourth Avenue.—In 1868 the business now ably controlled by Mr. John E. Roche was established by Warner Bros. The business was conducted in such a manner by the Warner Bros. as to command the patronage of the best dressed people of this city. To this business the present energetic proprietor, Mr. John E. Roche, succeeded in 1886. In the spacious and well-appointed store, the upper floors of which are used as a shirt factory, will be found a full line of gentlemen's furnishing goods. These are of the finest quality, made up of the best features of the foreign market and of the domestic production, and enables him to present to the gentlemen of Louisville the best the world can offer in his line. A specialty with Mr. Roche is the manufacture of fine shirts of all kinds, white, dress, flannel, athletic and night shirts, collars and cuffs, underwear, hosiery, neckwear in bewildering variety, linen and silk handkerchiefs, umbrellas, canes, cuff buttons, studs, office coats, mackintosh coats in a large and select variety in both English and American makes. Mr. Roche is a young man, a native of the city, and a member of the Commercial Club. He is held in high esteem, while he carries none but the finest goods, and his handsome store is the resort of the finest people of this city.

R. ANZAL & SCHWARTZ, Loan Brokers, Etc., No. 611 West Market Street.—No institution of this type has a higher reputation for liberality and legitimate business methods in Louisville than that conducted by Messrs. Ranzal & Schwartz at No. 611 West Market Street. This house opened its doors to the public in 1870, and has deservedly enjoyed a continuously prosperous career to date. The premises occupied comprise a commodious three story and basement building, giving ample accommodation for the proper storage of pledges, the display of those unredeemed and for sale, and the general advantageous prosecution of the business. Here may be obtained at all times the most liberal advances

on all kinds of personal property, the rates of interest being regulated strictly by the state laws having a bearing on the subject. The stock of unredeemed goods embraces ready-made clothing, watches, jewelry, pistols, guns, also a full line of musical instruments, and the usual heterogeneous collection of property of value on which the loan broker is induced to make cash advances, bargains as a matter of course being rather the rule than the exception. The individual members of the firm are Messrs. T. Ranzal and L. Schwartz, both of German nationality, long residents of Louisville, where, by reason of their strict probity and integrity in all transactions, they enjoy the respect and esteem of the community at large.

M. W. VOWELS, Jeweller and Optician, No. 552 Fourth Avenue.—Mr. Vowels has had a long experience as a jeweller, and for ten years has given his attention to fitting glasses to suit the sight of the eye, in which he is very successful and has acquired a reputation placing him foremost among the best skilled opticians. He is a native Kentuckian and was born at Lebanon, Ky. In 1882 he commenced business operations on his own account in Eminence, and a year later removed to Mount Sterling, and in 1891 came to Louisville, where he has since enjoyed a success and made many friends and acquaintances. Mr. Vowels carries a large valuable stock of fine gold jewelry in all the new, beautiful styles, diamonds and gems, solid silver and plated ware, gold and silver watches, plain and ornamental clocks, table cutlery, etc. His personal attention is given to fine watch and jewelry repairing, and also to clock repairing, diamond setting, engraving, repairing spectacles, eyeglasses, opera glasses, etc., and the work is executed in the very best and most substantial manner. Mr. Vowels is a member of the Y. M. I., and is a gentleman in whom the most implicit confidence may be placed, and enjoys a well earned reputation as a business man and useful citizen.

T. HEO. F. TRACY, Art Worker in Mural Decorations, No. 535 Fourth Street.—Mr. Theo. F. Tracy is the recognized leading exponent of his beautiful art throughout the city of Louisville, and it should be said to his credit that during the many years he has been in business he has executed some fine work in Louisville and his ability has received the highest commendation, and when his work is completed will withstand the most critical inspection. He occupies a spacious store having a front of 25x100 feet, where may be found everything in the way of interior decorations. Mr. Tracy is a gentleman in middle life, born and raised in Louisville, and commenced business in 1872. He has made a reputation and secured a most substantial patronage, and is enjoying a well-deserved prosperity, and gives his personal attention to all work entrusted to him.

G. EO. W. PLINKE, Jewelry, Etc., No. 259 West Jefferson Street.—Among the noteworthy houses in Louisville is that of Mr. Geo. W. Plinke, dealer in jewelry, clocks, bronzes, etc., which is one of the most reliable concerns in this city, and its goods are in extensive and steady demand, owing to the high reputation they sustain. This enterprise was inaugurated about fifteen years ago by Mr. Plinke, and the position and permanent success that has attended his efforts from the start fully attest the general excellence of the goods handled and the honorable methods he employs in dealing with patrons. The store occupied is 14x50 feet in dimensions, attractively fitted up with plate glass show windows and cases, walnut fixtures, etc., and is lighted by electricity. The valuable stock embraces a full and complete assortment of fine gold and silver watches of both American and European production, jewelry of every description, precious stones set in the latest and most unique designs, imported and domestic clocks, bronzes, silverware, opera glasses, gold spectacles and pens, ornaments for wedding and birthday presents, umbrellas and canes, etc. These goods have all been selected with great care, and are sold at the very lowest prices. In the rear of the store is the workshop, 14x25 feet in area, where particular attention is given to all kinds of repairing of jewelry, he being a practical workman in both branches. He is competent to do all kinds of jewelry work to order, also makes a specialty of fine watch repairing, etc., and two skillful assistants are furnished constant employment. Mr. Plinke, who is a native of this city, is a prominent member of the Knights of Honor, and a most popular and progressive business man, enjoying a most flattering patronage.

WH. EDINGER & BRO., Wholesale Flour Merchants, Nos. 135 and 137 East Main Street.—As the metropolis of the state of Kentucky, Louisville necessarily forms a very important mart for the sale of breadstuffs. In the wholesale handling of flour, a leading representative concern is that of Messrs. W. H. Edinger & Bro., whose establishment is located at No. 137 East Main Street. This is an old and widely known house of high reputation, and has throughout its history demanded a large share of the traffic in flour. The business was originated in 1870 under the firm style of Messrs. Dreisbach & Co., of which firm the present senior partner, Mr. W. H. Edinger, was a member. Later the firm, as at present constituted, was organized, and the individual members of the firm now are Mr. W. H. Edinger and his brother, Mr. Andrew Edinger. The firm occupy extensive and commodious premises, which are equipped with all modern conveniences, appliances, and facilities for the handling and storage of flour and mill feed, of which they carry at all times an extensive stock, and make a specialty of handling the finest grades. They secure their supplies direct from some of the leading mills of Indiana, Ohio, Illinois, Minnesota, and Iowa, and make a specialty of the well known grades Belle of Georgia, Camellia, Parisian, Eureka, and other fine flours. Their trade is exclusively of a wholesale character, and their sales foot up to from forty to fifty thousand barrels a year. Indeed, this business has early shown a steady growth, and manifests evidence of good management and a successful business. Prompt attention is given to all orders, and the firm are enabled to quote the lowest rates current in the market, and to supply flour and mill feed of a quality that can not be excelled anywhere. Both partners are well known in business and social circles, and possess the good will and confidence of all with whom they have business interests.

LOUISVILLE FLORAL BAZAAR, F. C. Haupt, Proprietor; No. 247 West Jefferson Street, Telephone 1578, Ring 2.—The leading establishment in this city at which to purchase plants and flowers, is that known as the Louisville Floral Bazaar, of which Mr. F. C. Haupt is the efficient proprietor, located at No. 247 West Jefferson Street. This enterprise was founded in 1874, the present manager having purchased the business in 1881, which, through his energy and enterprise, has greatly increased in volume. The premises occupied for the past ten years are 14x40 feet in dimensions, most admirably arranged and appointed with every convenience for the handling and preservation of the perishable goods. Mr. Haupt supplies a large demand for all kinds of flowers, including the rarest plants, ferns, and shrubs, and excels in superb floral decorations. He also furnishes the choicest cut flowers of all kinds, fine rosebuds, etc., also bouquets, wreaths, and emblematic designs in the very newest and original conceptions of artistic forms, while he is the only florist in the city who makes his own wire designs, and in every branch of his profession he shows a master's hand. Three skilled assistants are in permanent service, and everything connected with this business is carefully and efficiently attended to. Ferneries, brackets, and hanging-baskets are always on hand, and this house is always prepared to execute all orders, not only promptly, but with that intelligence that makes its efforts so highly appreciated by its many patrons. Mr. Haupt, who was born in this city, is a prominent member of the commercial club.

CHAS. H. KLEINJOHN, Merchant Tailor, No. 310 West Jefferson Street.—A house in this line of more recent establishment than the majority is that of Mr. Chas. H. Kleinjohn, whose credentials as to skill and ability are perhaps second to those of none in the city. Mr. Kleinjohn engaged in business on his own account in September, 1890, after an experience of twenty-one years as cutter in the well known Louisville tailoring house of Mr. T. B. Armstrong. Under such conditions it may be said that his reputation precedes him, and his future patronage and prosperity in the Falls City may be looked upon as a foregone conclusion. The premises he occupies are very commodious, and are well stocked with a choice selection of fine suitings, broad cloths, cassimeres, vestings, etc., both imported and domestic, in all the fashionable styles of desirable and seasonable goods, so that no one, not excepting the most fastidious, can fail to find something that will please him. A force of three skilled journeymen tailors are afforded constant employment under the careful supervision of Mr. Kleinjohn, who personally conducts all the cutting of material, and every detail, even to linings, trimmings, and buttons. He is of German nationality, a

respected resident of this city for the past twenty-two years, and in view of his energy and skilled ability, we predict his marked success as a finished exponent of the tailoring art in Louisville.

KELLY & SHANK, U. S. Claim Agents, Corner Fifth and Market Streets.—Unquestionably the most thoroughly competent United States claim agents in this city are Messrs. Kelly and Shank. The copartners, Col. R. M. Kelly, late U. S. pension agent, and Mr. Chas. D. Shank, late special examiner of pensions in Washington, are thoroughly experienced and familiar with the principles of both the pension laws, and are thoroughly prepared to conduct all legitimate claims placed in their hands. They file application and prosecute claims under the old, new, and all other pension acts, and solicit correspondence from all who are entitled, or who have claims against the government for pensions. Col. Kelly is a veteran of the war, and has made a study of the pension laws and all the acts of congress pertaining thereto, and is always ready to give advice to old soldiers, widows, or dependent parents. He is well known in this city, and in connection with his pension claim agency also prepares and prosecutes applications for letters patent, reissues, designs and trade marks, and labels, etc., and the making out and filing of specifications, drawings, caveats, assignments, and other necessary papers, investigating infringements, etc. He is well represented in Washington, and is prompt in his attention to clients. Mr. Shank is an Ohioan by birth, but has a wide circle of friends in Louisville. The Messrs. Kelly and Shank are gentlemen of marked attainments, thoroughly reliable, and well worthy of every trust and confidence.

SAMUEL H. COHEN, Druggist, Corner Eighteenth and Chestnut Streets.—No member of the pharmaceutical profession in Louisville has better qualifications for the successful and intelligent prosecution of his vocation than Mr. Samuel H. Cohen. The business now controlled by him was established by Mr. F. V. Limms seven years ago, the present proprietor succeeding in 1888, and his whole life has been devoted to acquiring a thorough and complete knowledge of the profession. Mr. Cohen is a graduate of the Louisville College of Pharmacy of the class of '88. He is also a member of the Alumni Association and of Louisville College of Pharmacy. The store is a very spacious and commodious one, 25x50 feet in dimensions, large soda fountain, plate-glass front; and elegantly fitted up. It is stocked with a very fine assortment of drugs and medicines, proprietary remedies, perfumery, toilet articles, etc., and Mr. Cohen manufactures his own essences, extracts, tinctures, and proprietary medicines. The compounding of physicians' prescriptions and family recipes is a specialty and all orders are promptly and accurately filled at all hours of the day or night. Mr. Cohen was born in Louisville, is a young man, and is an accomplished and practical analytical and dispensing chemist, who always endeavors to be present and oversee the prescription department himself. Cohen's Hair Restorer and Dandruff Eradicator, are specialties to which we call your attention, as there is nothing manufactured to equal it.

L. GOODBUB, Dealer in Groceries and Produce, No. 365 East Market Street.—An excellently conducted and flourishing East Market Street grocery and produce house is that of Mr. L. Goodbub, situated at No. 365 on that thoroughfare. It is one of the best appointed and built establishments of the kind in this part of the city, and receives a large permanent patronage, while the trade gives evidence of steady increase. Mr. Goodbub first embarked in this business in 1872 on Hancock and Lampton Streets, whence he removed in 1889 to Brook and Floyd Streets, and from there in the same year to his present location, where he keeps a three-story building, with a front of 20 feet and a depth of 100 feet. Here may always be found a first-class assortment of fine goods in the line of groceries, provisions, salt and smoked meats, farm produce, etc., a specialty being made of choice teas, coffee, spices, and dairy butter and cheese, and purchasers can always rely upon getting here honest weight and the superior article in every instance at rock bottom prices. The store is amply and suitably arranged, while an efficient staff of clerks attend to the wants of patrons, the proprietor himself exercising close supervision of the place. Two wagons are in constant service, and goods are delivered free of charge to any part of the city. Mr. Goodbub is a gentleman of middle age, of pleasant manners, and has won success by honestly deserving it. He is a native of Louisville, and has resided here all his life.

JENKINS, KOSIOL & VON HOVEN, Plumbers, No. 312 Fifth Street.—It is impossible, in connection with the complexities of city life, to overestimate the value of first-class plumbers in keeping that deadly enemy, sewer gas, from houses. A prominent and progressive firm in Louisville actively engaged in this useful industry is that of Messrs. Jenkins, Kosiol & Von Hoven, sanitary plumbers, gas and steam fitters, whose store is located at No. 312 Fifth Street. This business was established in 1885 by Messrs. Wm. L. Jenkins, Louis Kosiol, and Fred. Von Hoven, each of whom are thoroughly practical and expert plumbers, fully conversant with every detail of this important business, and the requirements of the most exacting customers. They occupy a spacious and commodious ground floor and basement, 20x75 feet in superficial area. Here they keep a well selected and choice stock of lead, wrought and cast-iron pipes, rubber hose, bath tubs, boilers, water closets, sinks, pumps, etc. The firm make a specialty of house drainage, and promptly attend to orders by mail, telegraph, telephone (call No. 853-2) or in person. They undertake everything in the way of plumbing, ventilating, steam and gas fitting, and contracts are entered into in such directions, and the complete fitting up of buildings satisfactorily executed. They employ ten first-class workmen, use the best materials, and fully guarantee all work. The partners are respectively noted for their promptness and integrity, and those giving their orders to them will secure that satisfaction which has invariably conduced to the present popularity of the house.

MISS E. CLUFF, Millinery Parlors, No. 349 West Jefferson Street.—One of the most attractive among the many popular business establishments on West Jefferson Street, and one receiving a liberal patronage from the ladies, is the millinery parlor of Miss E. Cluff. The parlor is very spacious, and in its fittings and appointments handsome and attractive. The show cases are silver mounted, the counters and fixtures are solid walnut, and handsome plate glass mirrors adorn the establishment. Miss Cluff is a lady of most excellent taste and judgment, follows the fashions closely, and is always among the first to introduce the new styles. In her establishment a magnificent exhibit is made of hats and bonnets, beautiful in their trimmings of ribbons, laces, and flowers, and also silks, velvets, plumes, etc., and everything that belongs to the business. Every care and attention is given to millinery orders, a number of expert hands being employed expressly for this purpose. Bridal outfits are also a specialty, and mourning millinery. Miss Cluff caters to the very best class of patrons, and numbers among her permanent customers the elite of the city. The store has an area of 40x100 feet. This is the place where the newest and most fashionable styles and designs in millinery and bridal outfits may be obtained. Miss Cluff has resided in this city for a long time—a period of thirty years—and has a large circle of friends and acquaintances among the best families. She has been established in business since 1865, and is recognized as the leading among the popular modistes in the city.

E. ROSEN, Pianos, Etc., No. 320 West Market Street.—One of the leading music stores in the Falls City is that now owned and managed by Mr. E. Rosen (successor in 1879 to the old-established firm of Hinzen & Rosen), a gentleman in every way qualified to carry on this kind of business. He has excellent musical taste, and takes great interest in assisting, by every means in his power, both the amateur and professional musician. His handsome and well arranged establishment is located at No. 320 Market Street, where may be seen a most valuable stock of musical instruments, as well as a well selected collection of sheet music of the most celebrated composers of Europe and America. So well known and highly regarded has Mr. Rosen become in musical circles that he has been appointed agent for the sale of the celebrated Steinway, Sohmer, and Weber pianos, and his salesrooms are well stocked with excellent instruments of different styles and prices. He likewise keeps on hand the leading wind and string instruments of the best European and American manufacturers, and spares no pains nor expense to make this establishment the great music store of the city. His collection of sheet music is complete in every respect, and those compositions which Mr. Rosen does not happen to have upon his shelves he has every facility for obtaining at short notice. The house was originally established by the late Mr. Julian Hinzen in copartnership with the present proprietor, in 1859. Mr. Rosen is of German nationality, and has been a respected resident of Louisville since 1852.

J. H. KROEGER, Dealer in Musical Instruments, No. 327 Third Street.—The trade in musical instruments and musicians' supplies has no abler or more popular representative in Louisville than Mr. J. H. Kroeger, of No. 327 Third Street between Jefferson and Market Streets. He was born in Germany, and has been a resident of this city since 1872. In 1885 he established himself in the present business, and being an accomplished musician himself, and consequently fully conversant with the wants and requirements of the profession and the public generally, he rapidly built up a large, brisk, and active trade. Having had a practical experience as a repairer of musical instruments of all kinds, he is eminently fitted to be entrusted with this class of work, and can in every instance guarantee entire satisfaction. The premises he occupies at the above address are spacious and commodious, and comprise a well appointed and handsomely furnished store, 18x55 feet in dimensions, with a well equipped workshop in the rear. The store is replete with a valuable and comprehensive stock of instruments of every description,—pianos and organs excepted,—such as violins, guitars, banjos, mandolins, flutes, clarinettes, hautboys, piccolos, fifes, and other reeds; cornets and other brass instruments, snare and brass drums, etc., all of which have been personally and individually selected by Mr. Kroeger for their excellence and perfection. A full stock of sheet and bound music, strings, mouthpieces, and other musical supplies is also carried, and the lowest prices prevail. A specialty is made of repairing instruments, and an enviable and well merited reputation has been earned by the prompt and reliable manner in which all such work is executed, and the moderate charges that prevail. The trade is steadily increasing. Mr. Kroeger is highly esteemed for his high professional abilities and his sound business principles, and is a gentleman with whom it will always be found both pleasant and profitable to deal.

RIDLEY & PORTER, Millinery, Nos. 317 and 319 Fourth Avenue.—Among the oldest established concerns in Louisville devoted to the millinery business, especially noteworthy, is that of Ridley & Porter, whose mammoth establishment is known as the "Paris of Louisville." The foundation of this enterprise dates back to 1858, when it was inaugurated by Mr. A. E. Porter, and from its inception a permanent trade has been secured, numbering among its many patrons the leading families in this city. The spacious and commodious premises occupied are admirably arranged and adapted in every department for the successful prosecution of the business, and from ten to fifteen expert hands are employed. The stock comprises a full and complete assortment of imported French and English millinery and straw goods, feathers, flowers, ribbons, silks and velvets, and all kinds of millinery specialties. In the millinery parlors will be found the most fashionable and daintiest of trimmed hats and bonnets, which cannot fail to please the most fastidious taste. This firm is always first to introduce the latest styles, and all hats and bonnets trimmed here are in strict accord with the newest Parisian and New York fashions. Special attention is given to mourning and bridal outfits. Both members of this firm are energetic, amiable, and straightforward in all their dealings, and their business ever shows a firm growth.

PICTET SPRING WATER ICE CO., No. 1520 Floyd Street.—The constantly increasing demand for ice, coupled with the uncertainty of the natural crop and the corresponding inflation of prices, has induced many enterprising and reliable concerns to undertake the production of artificial ice, whereby the community is never dependent on the caprice of the seasons for its legitimate supply, but can at all times and under all circumstances obtain the quantity required to meet its wants, at fair and fixed prices. The representative concern in this city which has brought about this fortunate result is the Pictet Spring Water Ice Co., which has a paid up capital of \$50,000. The officers of the concern are all well known, influential, and prosperous business men of this city. The premises utilized cover an area of 150x250 feet, on which are erected seven substantial buildings, every department being thoroughly equipped with the best and latest improved machinery and appliances. The capacity of production is thirty-five tons per day, and a large force of skilled hands is employed, eighteen in the winter and fifty in the summer season. On the premises is a well seventy feet deep, which yields 100 gallons of pure water per minute, and from this, and this alone, is the Pictet ice manufactured. The trade is essentially local, and the company number over two thousand subscribers from among the householders of the city, in addition to public establishments, such as hotels, etc.

THE J. T. BURGHARD CO., Dealers in Carpets, Lace Curtains, Portieres, Etc., Corner Brook and Market Streets.—This business was established in 1860 by Mr. J. T. Burghard, who conducted it till November, 1890, when it was incorporated under the laws of Kentucky with an authorized capital of \$100,000, of which \$50,000 has been paid up. The following gentlemen, widely known in business circles for their integrity and enterprise, are the executive officers, viz.: J. T. Burghard, president and treasurer; A. W. Meyer, vice president; A. W. Elwang, manager; W. F. Burghard, secretary; H. Von Roden, director. They occupy a spacious and



substantial five-story and basement building, 30x135 feet in area, fully equipped with every convenience for the accommodation and display of the well selected and valuable stock. The first floor is devoted to offices, rugs, lace curtains, and upholstery goods, the second to ingrain carpets, the third and fourth floors to tapestry, Scotch and Brussels goods, and the fifth to moquette carpets. The officers are ever on the alert to secure the latest novelties, and make a specialty of the choicest fabrics wherever manufactured. All goods are fresh, handsome, and judiciously selected, and are offered at prices that always command the attention of close and careful buyers. They import direct from the most celebrated European manufacturers, and employ in their establishment fifteen persons. The company's stock of lace curtains, portieres, linoleums, matings, oil cloths, rugs, etc., is the finest in Louisville, being unrivalled for elegance and uniform excellence. A first-class business is transacted in the city, and the trade of the house extends throughout Kentucky, Indiana, and Tennessee. The officers are active members of the Board of Trade and Commercial Club, and are prominent commercially and socially.

JOSEPH WASHLE, Engraver, No. 349 Fourth Avenue.—The importance, extent, desirability and application of the art of engraving cannot be overestimated; it assumes numberless forms, designated after the names of the surfaces engraved, there being wood, stone, steel, copper, etc. Among the old established and prominent engravers in this city, none are more deserving of creditable mention than Mr. Joseph Washle, whose bureau of engraving is centrally and eligibly located in the Mozart Building, No. 349 Fourth Avenue. Here he occupies a commodious second floor, and has all necessary facilities for the satisfactory execution of the extended line of commissions entrusted to his charge. Especial attention is given to the cutting of monograms, signatures, original designs for society emblems, badges, insignia, watches, jewelry, and kindred work, which are executed with precision and dispatch at very reasonable prices, satisfaction being guaranteed in all cases. Mr. Washle is a man of excellent mechanical ideas, possesses rare genius in this line of business, has had thirty years' practical experience in every department thereof, and has achieved an enviable reputation in this section for the artistic merit of all work he undertakes. He is a native of Germany, now resident in Louisville for the past thirty years, and has been engaged in his present business since 1865. He is a prominent member of the order of the Knights of Honor, and takes rank as one of the leading exponents of the engraver's art in the Falls City.

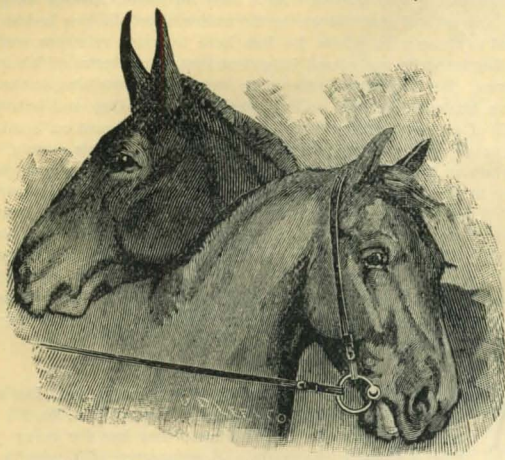
W. F. RAYBOURNE, Real Estate Broker, No. 226 West Jefferson Street.—No field of modern financial enterprise affords safer or more favorable opportunities for the investment of capital, either in large or small sums, than the real estate business. Among the most successful and best known operators in this line in Louisville is Mr. W. F. Raybourne, whose offices are situated at No. 226 West Jefferson Street. Few, indeed, engaged in the business in the Falls City have been more fortunate in establishing and maintaining a high reputation among the property owners and speculators for the uniform satisfaction he has rendered to those with whom he has held business relations, and the sterling integrity and sound judgment that characterize all his transactions. Mr. Raybourne attends to everything pertaining to the real estate business, buying, selling, exchanging, leasing, and letting all kinds of properties, collecting rents, negotiating loans on bond and mortgage, and making profitable investments for his clients. Mr. Raybourne has been engaged in this business for the past six years, prior to that period paying attention to farming. In the intervening period that has transpired to the present he has built up a large and influential patronage, and is to-day a strictly representative man in his line. Mr. Raybourne is a native of the Blue Grass state, and has been a respected resident of Louisville for the past ten years. He is a man of energy and large business capacity, shrewd and enterprising, and is highly regarded in the community for his integrity and upright character.

ADOLPH ARMBRUST, Bookseller, Stationer, and Dealer in Fancy Goods, Novelties, Pictures, Frames, Etc., No. 120 West Market Street.—An establishment that has for many years filled a niche in the trade and commerce of Louisville, and has met with continued success, is that of Mr. Adolph Armbrust. This gentleman was born in Germany, whence he removed to Louisville in 1867. Two years later he inaugurated his present enterprise, and from the start secured a large patronage. His store is 21x125 feet in dimensions, and the assortment embraces all the standard works of English and American authors in every field of literature, the current productions of the printing press in bound and pamphlet form, gift books and works of art, albums, school and office books and supplies, fancy goods and novelties, juvenile books, toys, cards, and games, bric-a-brac and ornaments, ivory and leather novelties, silver plated and brass goods, articles de vertu, pictures, etchings, engravings on wood and steel, oleographs and chromos, lithographs, photos and photo engravures, and picture frames of all kinds. These goods are all imported direct from the best producing sources, and a specialty is made of picture frames to order, which are manufactured in an artistic and tasteful manner. Mr. Armbrust is a gentleman in the full prime of life, a public spirited and popular citizen, and a leader among our most active and enterprising business men, and possesses the confidence and esteem of the entire community.

T. F. MURPHY & CO., Real Estate and Loans, No. 253 Fifth Street.—A reliable and well ordered agency recently established in this city, that has secured a permanent hold on public favor, is that of Messrs. T. F. Murphy & Co. This business was founded in 1889, the present proprietors having assumed control the following year, and they have become the recipients of a most flattering and influential patronage. They transact a general real estate business, buying, selling, and exchanging all kinds of city and country property, while special attention is given to the care of estates and collection of rents. Loans are affected also on real and personal property at low rates of interest, and mortgages are negotiated and investments desirably placed; in short, everything that appertains to the purchase, sale, transfer, and management of real estate and kindred interests is attended to in the most judicious manner. The handsomely appointed office is most desirably located at No. 253 Fifth Street, and two courteous assistants are in regular attendance. Mr. Murphy, the active member of the firm, is a young man of agreeable manners and strict probity, and all persons having business relations with him will find the same most profitable. He is a native of this city and makes a specialty of suburban property, while his references are of the most flattering character, including the Bank of Commerce, Louisville City National Bank, and the Mechanics' Savings Bank and Trust Company.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

J. M. OSBURN, Boarding, Livery, Feed, and Sale Stable, No. 132 West Main Street.—This stable has been well known to the public since 1855, at which time it was opened for business by Moody & Co., and after several changes came into the hands of the present proprietor. The building utilized for the purposes of the business has three floors, and in dimensions is 63x210 feet. Recently the stables have been remodelled and the building refitted throughout, and provided with every modern convenience.



Mr. Osburn pays particular attention to furnishing all kinds of light livery and saddle horses, of both of which classes he has a very carefully selected stock, which may be obtained here at all hours at reasonable prices. Horses are boarded by the day, week, or month, and every care and attention is paid to their welfare by competent stablemen. The sales department is an important feature of his establishment, and is under the immediate supervision of Mr. Osburn, who is an experienced, practical man, a most excellent judge of horses, and conducts business operations in a fair, upright, honorable manner, and it should be said to his credit that he enjoys the unbounded confidence of all having dealings with him. First-class business and saddle horses are always to be found here for sale or exchange, and inducements offered those who wish either to buy or sell. Market reports are furnished, and all communications in regard to stock are promptly answered. Mr. Osburn controls a splendid patronage, and in the conduct of his business uses every honorable endeavor to render the best satisfaction. The telephone call of the establishment is 1469-2.

CABELL, BASYE & CO., Wholesale Grocers and Commission Merchants, No. 511 West Main Street.—One of the most enterprising and successful concerns in Louisville is that of Messrs. Cabell, Basye & Co. This business was established in 1881 by H. C. Murrell, John M. Cabell, and Elijah Basye, under the firm name of Murrell, Cabell & Co., who conducted it till 1889, when Mr. Murrell died, and the present firm assumed the management, the copartners being Messrs. J. M. Cabell, Elijah Basye, A. D. Croxall, and Alex. Bollinger. The partners have had long experience, and possess influential connections and superior facilities. They occupy a spacious four-story brick building, 36x200 feet in dimensions. Here the firm keep constantly on hand choice teas, coffees, spices, sugars, syrups, flour, canned goods, cigars, tobacco, laundry supplies, and all kinds of fancy and staple groceries. They make a specialty of teas, coffees, canned goods, and provisions, in which they are always prepared to offer substantial inducements to jobbers and retailers. Messrs. Cabell, Basye & Co. deal only in first class goods. They employ in their warehouse twelve assistants and five travelling salesmen on the road. As commission merchants they promptly make liberal advances on consignments of country produce, and guarantee quick sales and immediate returns to shippers. The trade extends throughout sections of Kentucky, Indiana, and Tennessee. Messrs. Cabell and Basye are natives of Kentucky, while Messrs. Croxall and Bollinger were born in Indiana. They are energetic, reliable, and honorable business men, and active members of the Commercial Club, Board of Trade, and Wholesale Grocers' Association.

P H. EYRISCH, Manufacturer of Saddles and Harness of All Kinds, Nos. 820 and 822 East Main Street.—One of the most successful among the many harness makers in this city, we find is Mr. Philip Eyrisch, whose store and workshop is situated at Nos. 820 and 822 East Main Street. He has had a long practical experience as a harness maker, and was, prior to embarking in business on his own account, in the employ of Mr. Lewis Norde. He commenced operations in 1884, and has since, by energy and indomitable perseverance, and turning out work of a superior character, made a reputation and built up a splendid, permanent, substantial business, which is steadily growing. The store is 25x175 feet in area, and here is displayed a full line of all kinds of single and double light and heavy harness, also saddles, bridles, halters, whips, robes, blankets, and horse clothing and equipments generally. In the workshop in the rear of the store, which is 15x25 feet in size, competent hands are employed, and work unrivalled for strength and durability is turned out. Orders receive immediate attention, the best materials only are used, and the work fully warranted in every respect. Repairing receives that attention its importance demands, and business is active and brisk. Mr. Eyrisch makes a specialty of wagon and carriage trimming, and is always moderate in his prices. He is of German birth, and has been in Louisville about twelve years. He is young, progressive, live, and wide awake to the interests of his patrons, and it is almost needless to say enjoys the unbounded confidence of all having dealings with him.

PETER & MELCHER, Steam Stone Works, Corner Logan and Rupp Streets.—For thoroughly first-class all round work in sawed and cut stone for buildings, no firm in Louisville has a better reputation than that of Peter & Melcher. This business was established in 1885 by Messrs. Ed. Peter and P. Melcher, who have since secured a liberal and permanent patronage from builders and contractors in all sections of the middle and southern states. Thirty-five skilled workmen are employed. They likewise set stone themselves, and supplied and laid the stone for the German Insurance Bank, McFerran's Memorial Church, First Presbyterian Church, Fonda Block, and Henry Strater's residence on Third Street. Messrs. Peter & Melcher furnished the cut stone for the Custom House, Macon, Ga., and others too numerous to mention. They deal and handle principally Bedford, Lake Superior, and Ohio sandstone, Kentucky sandstone, Rockcastle County blue stone, etc., and all varieties of building stone. Their yard is connected by a switch with the L. & N. Railroad, and they have just erected a spacious and handsome office. Stone is sawed in any size to suit the trade. Mr. Peter is a native of Louisville, while Mr. Melcher is a German, and a resident of the city many years. They are active members of the Commercial Club, Board of Trade and of the Ohio Valley Cut Stone Association, and are very popular in trade circles for their just methods.

J. DRAUDT, Dealer in Teas, Coffees, Spices, and Fancy Groceries, Corner Jackson and Madison Streets.—One of the most successful among the prosperous representatives of the retail grocery trade is Mr. J. Draudt. Mr. Draudt is a German by birth, and came to this country many years ago. He has had a long experience in the grocery trade, and throughout a long career, covering a period of twenty-seven years, has always enjoyed the esteem and confidence of his many patrons. He is a careful, painstaking business man, and has ever made it his aim to supply all dealing with him with groceries of a superior quality at the very lowest prices. The stock is always complete, and comprises, besides the choicest green and black teas, splendid coffees, and the leading brands of family flour, a full line of canned goods, sauces, pickles, preserves, crackers, laundry supplies, and prime butter, cheese, fresh eggs, green and dried fruits, salt and smoked meats, fish, and staple and fancy groceries of every kind; also fine candies and confectionery; cigars and tobacco of the most popular brands. Foreign and domestic wines and liquors are a specialty. Mr. Draudt is fair and upright in his dealings, and is doing a splendid business. He belongs to the Knights of Honor and the Odd Fellows, and has a wide circle of friends and patrons in this city. A half dozen clerks are employed, and two wagons, owned by Mr. Draudt, deliver goods to any part of the city.

GERMAN NATIONAL INSURANCE CO., Corner First and Market Streets.—This company is one of those solid enterprises which have stood the test of time and stress of circumstance and is placed before the public with the prestige of success and fidelity to every trust, which makes the whole secret of success for an insurance company. Its record to-day is brief but suggestive. Its capital is \$200,000; its cash assets, \$236,584.75; its liabilities and insurance reserve, \$16,316.98; showing a net surplus of \$20,267.77, and a surplus as regards policy holders of \$20,267.77. In this is told the tale of complete success, which is best capable of carrying its own weight, and adding an impetus to the business of the best character. Beside the German National Insurance Company, the firm also represents the Glens Falls Insurance Co. of New York, the Imperial Fire Insurance Co. of London, Eng., which has had an honored and successful existence since 1803; the Union Insurance Co. of Philadelphia, Pa., the Connecticut Fire Insurance Co. of Hartford, Conn., the National Fire Insurance Co. of Hartford, Conn., and the Home Insurance Co. of New York. The office fills 8,000 policies annually. Mr. Charles A. Lang, the energetic and enterprising secretary of the company, practically manages the entire business. He started in with this company, and has worked himself up by his own ability, shrewdness, and energy to the enviable position he now occupies. He is still young, and full of that commercial pluck which conquers all difficulties, and rather rejoices in the stress of competition. He is a native of Indiana. Mr. Lang, who is a member of the Commercial Club, does not, however, wholly give up to business those qualities of earnest attention to detail. He is a gentleman of culture and of public spirit, and is school trustee for the second ward. Mr. Adolph Ruettenger, the president, is an old gentleman of ripe experience and business sagacity. He is a native of Germany, a member of the Board of Trade, and president of the Schafer & Mayer Brewing Company of this city.

ADAM HARTHILL, Veterinary Surgeon, No. 416 Sixth Street.—The practice of veterinary surgery is even more intricate than that of medicine as applied to the human family, demanding in addition to a perfect knowledge of the anatomy of the horse and a thorough practical knowledge of drugs and medicine, also an intimate knowledge of equine habits under varying conditions, coupled with a quick, intuitive perception to grasp the seat and nature of the disease—since the patients can never tell their symptoms. The possession of these qualifications and endowments in a high state of development satisfactorily accounts for the success of Dr. Adam Harthill of this city, and which has brought him so deservedly substantial a reward. Dr. Harthill was born in the home of horse-breeding, Yorkshire, England, and was raised in the city of Brooklyn, N. Y. He graduated from the well known Ontario Veterinary College with the class of '84, and has resided in Louisville for the past twenty years. His office, hospital and stables comprise a two-story brick building 40x70 feet in dimensions, having ten box stalls and ten loose boxes on the ground floor, the upper story being utilized as laboratory and hospital, and replete with every modern convenience and remedy for the treatment of diseases of the horse, the dog, cattle and domesticated animals generally. Dr. Harthill's patronage is large, and is constantly increasing in volume and value. He holds a contract for the treatment of horses in the service of the Street Railway Co., also those of the municipal departments, apart from a widespread practice among liverymen and horse-owners in all parts of the city and vicinity. Personally Dr. Harthill is enterprising and progressive, and is rightly regarded as one of the most skilled exponents of his profession in the Blue Grass State.

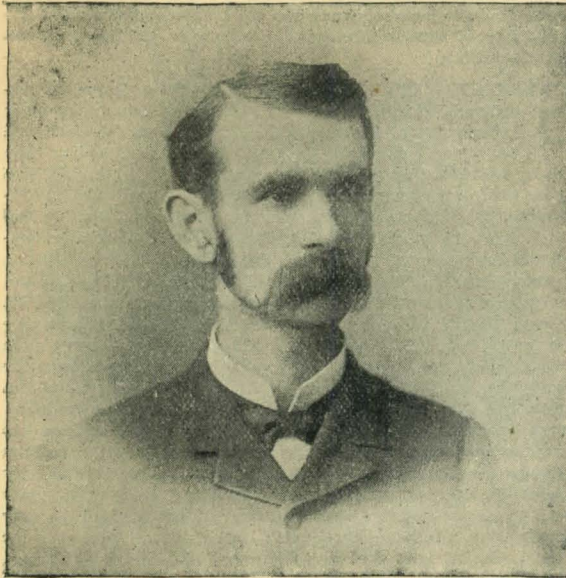
MAURY & DODD, Architects, Tyler Building.—Many improvements have been made in Louisville during the past fifteen years. New buildings and residences are going up in all parts of the city and the services of architects of talent and ability are in active demand. Among those prominent in the profession are Mr. Mason Maury and Mr. W. J. Dodd. Mr. Mason Maury is a native of this city, has had a long valuable experience in his profession and commenced business operations in 1884. Mr. W. J. Dodd, his copartner, is also experienced in all the details of the profession. He joined Mr. Maury in 1889, since when they have superintended the erection of many buildings, business blocks, churches and handsome private residences, among which is the Kenyon build-

ing, the first strictly fire-proof structure ever erected in the city, and are now superintending the erection of the new building for the Louisville Trust Co., which will be the finest edifice devoted to business purposes in the state. They also have under way many other buildings and residences in the city. The copartners bring to bear the experience of many years' close study to their profession and all their work has shown marked ability in dealing with the difficult and ever varying problems of the building enterprises. The Messrs. Maury & Dodd are graduates of the University of Education and are members of the Board of Trade and the Commercial Club, and also the Chapter of American Institute of Architects, and Engineers and Architects Club.

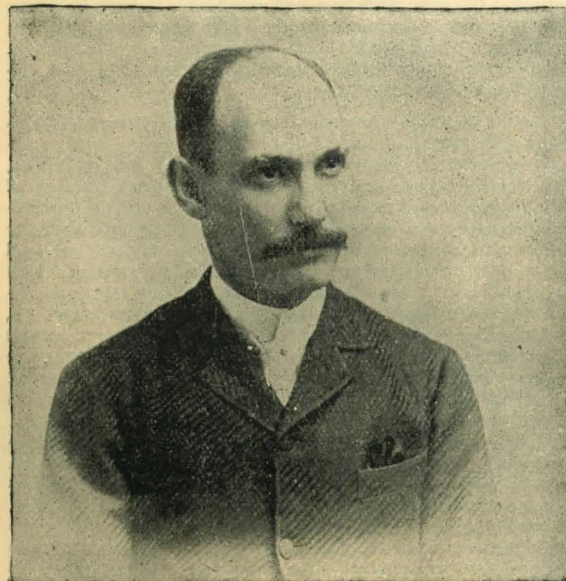
SENNING'S HOTEL, Fred. Senning, Proprietor, Corner of Second and Jefferson Streets.—The most popular stopping place in Louisville is "Senning's Hotel." This is an old stand, and was formerly known as the "St. Cloud" Hotel, having been run by the old firm of Van Lyons & Co. Eventually in 1886 Van Lyons retired, whereupon the house was entirely renovated and refurnished throughout, being in every respect new and modern, and in 1887 was taken by Mr. Frederick Senning, who is universally popular, and has ever retained the confidence of business circles. He is a thorough master of the difficult art of modern hotel keeping, and devotes close personal attention to the management, rendering his house attractive, homelike, and comfortable. The location is very convenient, being within two blocks of all places of amusement, close to the depots and steamboat landing, while street cars pass the house and convey guests to any part of the city. The building is a substantial four story brick structure, has the modern improvements, including the most improved sanitary appliances, and has sixty-five light and airy sleeping rooms, while the large dining hall has a seating capacity of from 75 to 100. The hotel, during the Falls City celebration, last year, readily accommodated an average of 200 guests per day, and is noted as a house that runs full pretty much the year round. This is because Mr. Senning runs it in the interest of his guests. The bar is stocked with the purest and choicest of wines, liquors, and cigars, while the proprietor sets a strictly first class table, and the hotel is the favorite stopping place of the travelling public. Mr. Senning was born in Germany, and has been a resident here for upwards of thirty years past; he is a worthy and respected citizen, an active member of the Knights of Honor, and a hotel proprietor who gives to his guests the best possible service and superior accommodations. The gentlemen connected with this publication stopped at this hotel while here, and were loud in their praises of the splendid fare and kind hospitality of the host, whose hotel offers the comfort of a home combined with the conveniences of a hostelry. When you visit Louisville do not fail to stop at Senning's Hotel, corner Jefferson and Second Street.

GEO. SCHANZ, Pharmacist, Preston Street, Corner Breckenridge Street.—One of the best known among the young practical pharmacists in this section of the city is Mr. Geo. Schanz, whose store is handsomely fitted up. The show cases are of plate glass, the counters and fixtures new in style, and the prescription laboratory equipped with every facility and convenience for compounding medicines with accuracy. Pure drugs only are used in this establishment, and every attention is paid to patrons. Besides the usual line of drugs, chemicals, patent medicines, tinctures, extracts, pharmaceutical specialties, dyes, mineral waters, etc., Mr. Schanz makes a specialty of choice perfumes, elegant toilet and fancy articles, surgical appliances, and supplies for the sick room and everything belonging to the business. Medicines are prepared and physicians' prescriptions and family recipes compounded at all hours of the day or night under the personal attention of Mr. Schanz. Mr. Schanz is a native of this city, and was graduated in his profession from the Louisville College of Pharmacy, class '82, and is also a member of the Kentucky State Board of Pharmacy. The business he is now conducting was established in 1871 by Mr. Wm. Strussel, who was succeeded in 1884 by Mr. A. Kunz, and January, 1888, came under the control of the present proprietor. He has since made many needed improvements in the store, and is conducting the business with knowledge and skill in accordance with modern ideas. Mr. Schanz manufactures a special high grade baking powder which has a wide reputation and sale, and should be tested by the many using this article, as it is conceded to have exceptional merits.

C. E. OVERSTREET & CO., Dry Goods, Fancy Goods, Dress Trimmings, Etc., No. 238 Fourth Avenue.—It is fifteen years since C. E. Overstreet established the present prosperous business of C. E. Overstreet & Co. at No. 238 Fourth Avenue, and it continued for twelve years without a break either in its career of success or change in the firm's organization. In 1889, however, a former clerk, Mr. D. C. Walker, came into the business. They



occupy three stories and basement of the brick building at No. 238, each floor having an area of 40x110 feet. On each of these areas is contained a full line of standard goods. The first three floors are all showrooms, and there is no firm in the city that can show a finer or better assorted stock of dry



goods, notions, cloaks, etc. They employ from forty to fifty clerks the year round in their spacious store, which is fitted with all the latest appliances for the convenience of customers and the rapid transaction of business. The clerks are especially chosen for their

aptitude to the several lines of trade, and their unvarying courtesy to customers is the theme of general comments and has no slight influence on the volume of trade of this enterprising house. Besides a good local business Messrs. C. E. Overstreet & Co. gather in a large portion of the trade of the surrounding towns. The best bargains can be obtained therein, Messrs. Overstreet & Co. fully understanding the value of small profits and quick returns, and the advantage of two nimble sixpences over a slow shilling. Mr. C. E. Overstreet, the enterprising head of the firm, is a native Kentuckian, having been born in Oldham County. He is a member of the Commercial Club. Mr. D. C. Walker claims Washington County as his native spot. He is a member of the Knights of Honor, and like his partner is young, full of business activity, and highly respected by all who know him.

THE F. & F. TAILORING COMPANY, No. 330 West Jefferson Street.—This business was established in 1890 by Messrs. M. J. Friedman and A. W. Fryxell, and from the start, owing to the excellence, elegance, and finish of its productions, secured a firm hold on public favor. In January, 1891, Mr. Friedman, by the retirement of his partner, succeeded to the sole control of the business, and has since ably maintained his house in the front rank of Louisville tailoring establishments. The premises utilized comprise a ground floor and basement in the Buckingham Building. The store is handsomely fitted up, and every facility is at hand for the display and inspection of the valuable and comprehensive stock. Mr. Friedman is a heavy buyer in both the New York and Louisville markets, personally selecting his goods to meet the special requirements of his patrons. The assortment embraces full lines of fine broad cloths, serges, worsteds, woolens, tweeds, flannels, suitings, chevots, stripes, plaids, corkscrews, diagonals, trimmings, linings, etc., all of the latest and most stylish patterns and textures. Possessed of a thorough knowledge of the tailor's art, he can in every case guarantee perfect fit, style, and workmanship. He is a native of Germany, and has resided in Louisville since 1883. He is an active and enterprising young business man, and is as popular as he is successful.

MAX LOWY & CO., Jewelers, No. 550 Fourth Avenue.—Prominent among the leading jewelry establishments that are to be found in this city, is that now conducted under the firm style of Max Lowy & Co. Mr. Lowy removed to his present location in the Harris New Theatre building in April, 1891, and has since developed a fine flourishing trade. The store is 18x30 feet in dimensions, and is fitted up artistically with highly ornamental show-cases and counters. The store comprises a full and complete assortment of fine gold and silver watches, clocks, and artistic silverware, opera glasses, fancy novelties, and fine jewelry in all the prevailing styles; also a large assortment of diamonds, rubies, sapphires, and other precious stones mounted in the most unique and latest styles, and other articles too numerous to mention. These goods cannot fail to supply every want and satisfy every taste at the lowest possible prices. Special attention is given to fine watch repairing, and entire satisfaction is assured to patrons. Mr. Lowy is a native of New York State, has resided in Louisville since 1888, and is a young man of fine business ability, push, and enterprise.

PHILIP C. SCHANKEL, Plumber, Gas and Steam Fitter, Etc., No. 539 Market Street.—Mr. Schankel has had quite an extended experience in this business and, after becoming proficient in the trade, commenced operations in 1878 as a member of the firm of Tangenburgh & Schankel, succeeding to the entire control of the establishment a year later; and has since conducted it in a manner greatly redounding to his credit and established a wide reputation. He gives his personal attention to plumbing and sanitary work and gas and steam fitting, regulating, ventilation, drainage, etc., and enters into contracts for fitting up of buildings, dwellings, factories, distilleries, etc. He makes a specialty of steam-heating and has recently furnished the pipe and fittings and fitted up the "Old Turner" distillery and the "Iceland" Woolen Mills. In the store he keeps a full stock of the latest improved sanitary devices, iron and lead pipe and fittings, chandeliers, globes, brackets, tubing, valve hose, etc. Mr. Schankel is a native of this city, noted for his integrity and promptness, and those favoring him with orders will secure the greatest satisfaction in the thoroughly efficient manner in which all work will be accomplished.

JOHN SCHWARZ, Groceries, Corner First and Jacob Streets.—A merchant identified with the general grocery trade who has won his way to the esteem and respect of the citizens of Louisville by his unflagging industry and his rigid adherence to straightforward and honorable business methods, is Mr. John Schwarz, whose establishment is favorably and eligibly located at the northeast corner of First and Jacob Streets. His father, Mr. A. Schwarz, was identified with this business since 1860, and from 1882



to 1888 prosecuted the trade with his son under the firm style of A. Schwarz & Son. On the dissolution of the firm, however, during the latter named year, Mr. John Schwarz purchased the interest of Mr. Wm. Brockman (deceased) at the present location. The premises occupied comprise an eligible ground floor and basement, 30x65 feet in dimensions, giving ample accommodation for the storage and display of the exceptionally fine line of goods carried. The stock embraces choice staple and fancy groceries, teas, coffees, spices, sugar, flour, canned goods, condiments, table delicacies, butter, cheese, eggs, and fruits and vegetables in season. The prime quality of fresh, salt and smoked meats can always be had here, Mr. Schwarz's excellent cold storage facilities assuring the wholesome condition of all the food products he handles. Popular prices prevail, polite assistants serve customers promptly and intelligently, free wagon delivery is made of purchases in any part of the city, and no effort on the part of Mr. Schwarz is spared to please and satisfy each and every one of his numerous customers.

CHECK & KEPLEY, Real Estate Brokers and Auctioneers, No. 450 West Jefferson Street.—This business was established in February, 1887, and in 1889, in the month of August, the present firm, composed of George W. Check and D. M. Kepley, was formed, and has since been a recognized authority as to real estate values in all sections of the city. Mr. Check was twice elected to the office of councilman from the 12th ward, and for thirteen years filled the responsible position of assistant city assessor, where he acquired that experience and intimate acquaintance with present and future values. The firm transact every branch of the business, buying, selling, renting, and exchanging houses, buildings, lots, farms, and business property, and are always prepared to offer investors a choice from a long list of eligible properties. They possess unsurpassed facilities for the negotiation of loans on bond and mortgage, and give special attention to the collection of rents, payment of taxes, and general management of estates. Mr. Check is a native of Jefferson County, and a resident of Louisville since 1860. He is grand secretary of the Knights of Ladies of Honor of Kentucky, a member of the Knights of Honor, and a thirty-second degree Mason. Mr. Kepley was born in Indiana, and has resided in this city since 1864. He is a Knight of Honor, and a Knight of the Ladies of Honor. Both gentlemen enjoy the highest confidence of our best mercantile, financial, and social circles.

CARPENTER, ANNEAR & CO., Manufacturers of Galvanized Iron and Copper Cornices, Window Caps, Skylights, Roofing, Etc., Nos. 226 and 228 Tenth Street.—The leading house in this line in this city and the southwest is that of Carpenter, Annear & Co. The copartners, Mr. J. E. Carpenter and Mr. J. F. Annear, are young and active business men, possessed of wide experience and marked skill in the designing and manufacture of all styles of cornices, galvanized iron fronts, skylights, etc. The firm began in business in 1879. The terrible cyclone that caused such loss of life and destruction in Louisville, unroofed and wrecked their factory, compelling the firm to seek other quarters. These they obtained at the corner of Madison and Hancock Streets, and there remained until the completion of their new factory, which was designed and built by them. It is a three story building, most substantially constructed of brick, planned especially to meet the requirements of their trade. Here are employed upwards of forty hands in the manufacture of galvanized iron and copper cornices, bay windows, etc., slate, tin, tile, and iron roofing, galvanized iron and copper skylights, sheet metal ceilings, and galvanized iron fronts. The firm have executed contracts on many of the most important buildings in Louisville, and also have customers all over the south and west. Mr. Carpenter is a native of this city, and Mr. Annear of Cincinnati, O. Both partners are active members of the Board of Trade, and progressive young business men, leading authorities in their line of trade, and whose prices and style of work fully meet the most exacting requirements.

J. L. SHALLCROSS, Marine Insurance, No. 312 West Main Street.—The extent to which the insurance business has grown is a sufficient proof of the acceptabilities of it as a useful prevention against losses by sea, by river, and by land. The great insurance interest of both the Old and New Worlds took inception in the arrangement for protecting ship owners and exporters of merchandise against losses at sea, and upon the foundation then established has arisen a great superstructure of insurance codes of varied forms. The leading representative of marine insurance in Louisville is Mr. J. L. Shallcross, whose office is located at No. 312 West Main Street. Mr. Shallcross brings to bear upon his special line of enterprise an experience stretching over a third of a century, for since 1757 he has been a marine insurance inspector, and to-day occupies that position. He is the representative in this city of the following well known marine insurance companies, namely: the Greenwich of New York, the Washington of Providence, R. I., etc. He does a general marine insurance business, accepting risks, in respect to steamboats and cargos, on all the western waters, and his business has kept on increasing until it has now assumed large proportions. He has among his patrons leading ship owners and merchants in the city and its surroundings. He is a native and resident of Louisville, and one of the most prominent and respected members of the Board of Trade, and of the Board of Underwriters of Louisville.

M. WERDINGER & CO., Dealers in Hides, Wool, Furs, Feathers, Ginseng, Dried Fruits, Etc., No. 721 East Market Street.—This reliable and popular house was founded by the present proprietors in 1886, and since its inception has always been patronized by the best classes of society, it being an acknowledged fact that Mr. Werdinger and his brother are leaders and authorities on these goods. The premises are stocked with a splendid assortment of dried fruits, hides, feathers, ginseng and roots, etc.; in fact, a visit to this establishment is one that will be remembered with great satisfaction. The advantages of purchasing from bona-fide manufacturers and dealers are of the greatest value, knowing that the best of goods can be obtained. The stock handled by this responsible house is always procured from first hands, doing a large business in Kentucky, Indiana, and Tennessee, also selling goods in New York, Philadelphia, Baltimore, etc. These gentlemen are highly regarded by the community for their sound business principles, and in every way this house is to be relied on for the superior quality of its goods. Mr. B. Werdinger is a native of Ohio, and Mr. M. Werdinger was born in Missouri; both are young men, active, energetic, and of unmistakable business abilities, gentlemen of genial and pleasing manners and the highest personal integrity.

M. L. FRANKENSTEIN, China, Tin, and Silverware, No. 734 West Market Street.—Among the responsible and leading city establishments devoted to the trade in china, tin, and silverware is that of Mr. M. L. Frankenstein, located at No. 734 West Market Street. This business was founded in 1832, and from its inception has always been conducted with uniform success and prosperity. The premises comprise a salesroom and basement, each 22x75 feet in dimensions, most appropriately fitted up, being perfect in convenience of arrangement for inspection and sale. A large, most carefully selected and complete assortment of china, from the plainest to the most elaborately decorated, in both fine and medium grade goods, tin and silverware of every description, cutlery of imported and domestic manufacture, glassware, fancy goods, etc., is at all times carried. The stock is always new, and has been carefully chosen, expressly for a first class and discriminating class of buyers, while in character and extent it is not excelled by that of any other house in this line of trade in this vicinity. One able assistant is employed, and in every department exceedingly low prices, consistent with reliable and first class goods and fair and equitable dealings, are quoted. Mr. Frankenstein is a gentleman thoroughly popular in the community, and his thorough success is due to his business ability and sterling integrity. He is a native of Germany, and since his residence in this city has become an active member of several Jewish benevolent societies.

M. R. SCULLY, Boots and Shoes, No. 340 Market Street.—Leather enters into the manufacture of a great many articles of merchandise, but in none of them is the presence of good leather so absolutely indispensable as in the manufacture of our boots and shoes. Hence it behooves us to patronize those stores where we can purchase our footwear manufactured from the best material at low prices. Such an one is the establishment conducted by the gentleman whose name forms the caption of this brief sketch, Mr. M. R. Scully, of No. 340 Market Street. This house was established by Mr. Scully in 1837 at No. 129 on this thoroughfare, removal being made to the present commodious quarters some fourteen years ago. These premises comprise a spacious and commodious salesroom, elegantly fitted and finished, with a view to the display of the exceptionally fine lines of footwear handled, and the comfort and convenience of patrons. The stock is large and well selected, and contains everything for men's, youths' and boys' wear in the latest and most approved styles, while in the ladies' department nothing that is seasonable or fashionable is wanting in Mr. Scully's comprehensive assortment. He makes a specialty of handling the product of such houses as that of W. L. Douglas of Brockton, Mass., Hawthaway, Soule & Harrington of Boston, C. Morrow & Co., and Zeigler Bros., and other well known makers. In all departments he employs none but the most thoroughly skilled workmen, and his productions give universal satisfaction.

S. IMON N. JONES, Pharmacist, Main Street, Corner Second and Jefferson Streets.—One of the best known pharmacists in this city is Mr. Simon N. Jones. He is a gentleman in middle life, a native of this city, a licensed druggist, and has been established in business since 1871. In 1880 he opened another store and has since been conducting both establishments with professional knowledge and skill according to modern ideas. Mr. Jones keeps on sale only pure, fresh drugs and medicines, chemicals, extracts, and also pharmaceuticals and proprietary preparations of merit as medicines. He makes a specialty of supplies for the sickroom, trusses, bandages, and surgical appliances, also perfumery, toilet and fancy articles, and everything that belongs to the business. Mr. Jones gives his personal supervision to both stores and employs only experienced clerks. He sustains a high reputation as a professional gentleman and citizen, and his establishments are regarded as the best conducted family pharmacies in the city.

G. E. O. SHAFER & BRO., Dealers in Drugs, Medicines, Etc., Corner Broadway and Twelfth Street.—Among the leading druggists in this city none enjoys a better reputation than Mr. George E. Shafer. He has had many years' experience in the business, and is regularly licensed by the State Board of Pharmacy. For a period of fifteen years he was in partnership with his brother, and in 1871 established the store in which he is now located. Only absolutely pure, fresh drugs and medicines are used, while the prevailing prices are governed by moderation. Mr. Shafer is untir-

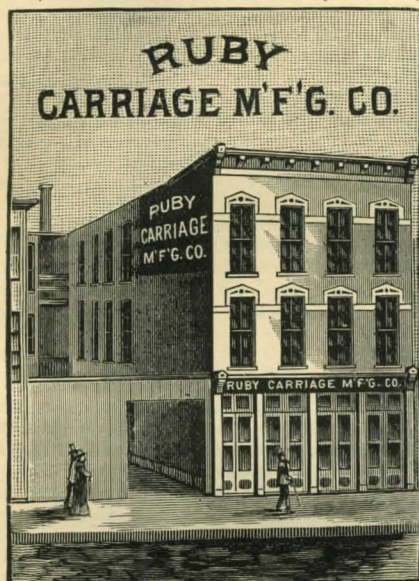
ing in his endeavors to render the best satisfaction to his many permanent customers and the general public, and besides drugs, chemicals, proprietary remedies, pharmaceutical tinctures, extracts, etc., a full stock of fine toilet requisites, perfumery, mineral waters, bath and medicated soaps, brushes, combs, supplies for the sickroom, trusses, bandages and everything belonging to the business is kept. Three assistants are employed, and courteous treatment accorded all. Mr. Shafer is a gentleman in middle life, a native of this city, and has a wide circle of friends and acquaintances. He is conducting his establishment according to modern ideas, and everything about it betokens thorough system and practical management.

M. J. DUFFY, Plumber, Gas and Steam Fitter, No. 433 Market Street.—This business was established in 1878 by Messrs. Duffy & Rosvol, and in 1883 came into the hands of Mr. Duffy as sole proprietor. He carries one of the largest stocks of fine gas fittings and of plumbers' materials and steam fitters' supplies that the city can boast of. A magnificent display of gas fixtures is always on hand at the spacious store, and the trade at wholesale and retail is distributed all over the southern states. But it is as a practical working plumber that Mr. Duffy has made his success the more prominent. This is due to the extreme care taken in the handling of such work, so that the reputation for thorough and scientific handling of the many problems that confront the master plumber have made Mr. Duffy's success phenomenal. He has just finished the plumbing on the Commercial Building, a ten story structure, and has started in on the work of the Louisville Trust Company's fireproof building, seven stories and basement. Besides this, he has several other notable structures under his care. In the near future he will remodel the Board of Trade Building in all that regards the plumbing, etc., bringing it into line to conform to the most approved standards of modern sanitary plumbing. Mr. Duffy is a young man yet, whose experience is great and whose technical skill is beyond question. He is a native of the city, and a member of the Commercial Club, where he is held in high esteem by his fellow business men and his hosts of friends.

M. CCULLOCH & WOODRUFF, Grocers, Corner Seventh Street and Broadway, and Brook and Oak Streets.—Among the finest and best-kept grocery stores catering for public favor in Louisville may be mentioned the neat and well-ordered stores of Messrs. Edward McCulloch and J. H. Woodruff. This concern was originally established in 1850 by Mr. Wm. Gaulbert, and, after various changes, in 1890 the present proprietors took control of the business. Two stores are occupied, the headquarters being at Seventh Street and Broadway and the other at Brook and Oak Streets. The premises occupied on Seventh Street are 30x100 feet in dimensions, neatly and attractively fitted up, and contain a full and comprehensive stock of groceries, which have been selected with the greatest care, vegetables, fresh and salt meats, fine dairy butter, etc. The business is entirely retail, fourteen assistants being employed at the Seventh Street store and six at the other, while six delivery wagons deliver goods to all parts of the city. Both are young men and natives of this city, and are thorough, energetic business men. The telephone call is 677 ring 2 for Seventh Street house, 1019, ring 2 for Brook and Oak Streets store.

T. M. AVERITT & CO., Tobacco Inspectors, No. 206 Ninth Street.—An immense business is carried on in this staple product, a heavy capital employed, and the trade is always active and brisk. The growers and shippers of tobacco throughout this and adjoining states all centre here to find a market, and immense warehouses are provided for the storage of the consignments that are constantly arriving. Sales are made through the Tobacco Exchange, and the hogsheads, after being opened and the tobacco graded, are stamped by the inspectors appointed or elected by the Exchange for this purpose. These inspectors are all men of experience, judgment, ability, skill, and knowledge, and comprise T. M. Averitt and W. S. Spencer, natives of Virginia, and J. J. McComb and T. Luisenberry, natives of Kentucky. They have all resided in this city many years, and have been identified with the trade in tobacco most of their lives; and as may be inferred by the positions they hold, they are well versed in their duties. Every hogshead of tobacco arriving in the city must be inspected by them before it is placed on the market for sale, and last year 144,612 hogsheads were opened, inspected, and graded. They employ a large force of assistants, and can always be found on duty at their office.

RUBY CARRIAGE MANUFACTURING COMPANY, Nos. 225 to 231 Second Street.—Among those houses which have attained great prominence and merited recognition in the city of Louisville in this line of industry, is that known as the Ruby Carriage Manufacturing Company, manufacturers of first-class carriages. This business was established in 1859 by the Ruby Carriage Co., which was succeeded in 1879 by the Ruby Carriage



Manufacturing Co. This company was incorporated under the laws of Kentucky with a paid up capital of \$25,000, and its trade now extends throughout all sections of the middle, southern, and western states. The following gentlemen, widely known for their enterprise and just methods, are the officers and directors, viz.: Gottlieb Layer, president; J. J. Fischer, treasurer; G. S. Schuhmann, secretary; Fred. O. Nuetzel, manager. They own and occupy a spacious and substantial four-story building 65x125 feet in area. Here twenty skilled workmen are constantly employed, and a specialty is made of the patent partition in the falling top landau rockaway, which has taken several medals at fairs and exhibitions in the United States. Mr. Fred. O. Nuetzel has been manager for the last three years. He is an able carriage builder and a native of Louisville. A visit to the company's warerooms will satisfy purchasers and their friends that the carriages of this concern are unsurpassed, and justly merit the commendations bestowed upon them by a critical public.

JOHAN JUSTI, Wall Papers, Etc., Nos. 331 and 333 Jefferson Street.—Originally established upwards of twenty-one years ago, the concern now controlled by Mr. John Justi, dealer in wall papers, window shades, etc., has secured a hold on popular favor vouchsafed to few, if indeed any, in his line in Louisville. The house was primarily opened on Market Street in July 1869 by Messrs. Mittler & Justi, in 1877 the former retiring from the business, and Mr. Justi since ably conducting its affairs alone and securing some four years ago his present commodious quarters. The assortment of goods displayed in the establishment is of a most superior character, being at once rich, elegant, and excellent, every article sold here being warranted as represented. The prices quoted, too, are exceptionally low, quality of goods and character of workmanship considered, and perfect satisfaction is assured in every instance. The store, which is 22x92 feet in dimension, with commodious basement in connection, is elegantly fitted up and well-ordered in every department, some six polite assistants being in attendance. The stock, which is extensive and attractive, includes superb productions in wall papers, exquisite patterns in plain and bordered window shades, etc., a specialty being made of stained glass substitute. Estimates are furnished on all classes of interior decorating, and all orders by mail, telegraph,

telephone, (call No. 1263-3) or in person, are executed in the most expeditious and trustworthy manner. Mr. Justi was born in the Falls City, and was formerly a member of the well-known furniture manufacturing house of Messrs. John Sinn & Co. He is highly popular both commercially and socially, and is a prominent member of the Knights of Honor, A. O. U. W., and Royal Arcanum.

I. WUNSCH, Dealer in Groceries and Provisions, Wholesale and Retail Country Produce, Etc., Nos. 435 and 437 East Market Street.—This is justly considered one of the best grocery houses in Louisville. The business was established in 1866 by Mr. I. Wunsch, since which time he has established a large and still increasing trade throughout the city and surrounding country. The premises occupied by him, and which he owns, consist of a large and handsome store, 25x204 feet in size, located in a three-story block, and affording excellent facilities for carrying on the business. The stock of goods is always large and complete, and includes staple and fancy groceries of all kinds, smoked meats, hams, bacon, fresh and salt fish, a first-class quality of butter, and household condiments. Mr. Wunsch offers to consumers of these goods inducements which are equal if not superior to those obtainable from any other quarter. Two courteous and obliging clerks are in attendance, and the trade is large and active. Mr. Wunsch is a native of Germany, a middle-aged man, and came to this city in 1843, forty-eight years ago. He is a stockholder in the German Insurance Co., an enterprising, energetic, reliable business man, and well deserves the gratifying success he has achieved.

CHAS. H. KAHLERT, Produce Commission, No. 617 Market Street.—The populous and fertile section of which this city is the natural centre gives her a great importance as a point of distribution for fruits and country produce, while the commission merchant is the recognized medium through which such goods are placed on the market. A prominent, popular, and old-established house is that of Mr. Chas. H. Kahlert, located at No. 617 Market Street, between Sixth and Seventh. Mr. Kahlert is an extensive wholesale produce commission merchant and dealer in fruits, vegetables, etc., a leading specialty being made of early farm products. He is thoroughly posted in all the needs and requirements of the commission interest, and ranks among the most active and efficient representatives of the trade in Louisville. Mr. Kahlert established this business originally on Sixth Street in 1858, the present quarters being occupied for the past fifteen years. The building comprises four stories and basement, equipped with elevator, and all of the splendid floor space is utilized in the storage and proper preservation of the choice and valuable stock that is constantly carried. Consignments are daily received from producers, and are disposed of without delay, the highest prices being invariably obtained, and remittances are promptly made. A widespread connection is enjoyed with the local and suburban hotels, restaurants, steamboat companies, retail dealers, and others, Mr. Kahlert raising considerable of his own stock on his own farm in the vicinity of Louisville. He is a native of New York, long a respected resident of the Falls City, and an active member of the Board of Trade and Commercial Club.

BERNHEIM BROS & URI, Distillers and Wholesale Dealers in Fine Kentucky Bourbon and Rye Whiskies, Nos. 135 and 137 West Main Street.—This house was organized in 1872 by Bernheim Bros. & Uri, who deal in all kinds of fine Kentucky and Bourbon whiskies, confining themselves to no specialties, but ever seeking for the best of the product to place before their customers. They keep twenty commercial travellers on the road, whose push and tact are reflected in the ever-increasing business done by the house they represent. The firm carries a large stock on hand, having excellent facilities for the storage and inspection of the stock. Here the premises consist of a five-story brick building, 30 feet front by 225 feet deep. They carry a large stock on each floor, which is reached by elevator. The members of this enterprising firm are Messrs. J. W. and E. Bernheim (brothers), and W. M. Uri. All are natives of Paducah, Ky., who brought to this city a force of character and a determination to win in the commercial struggle which has landed them in the front rank of Louisville's merchants. They are members of the Board of Trade and of the Commercial Club, and the large patronage they enjoy is the legitimate fruit of their energy and enterprise, and their thoroughness of dealing.

J. B. WURACH, Groceries, Wines, Liquors, Etc., No. 314 Market Street.—It is a pleasure for us to refer in this review of Louisville to the reliable and extensive house of Mr. J. B. Wurach, wholesale and retail dealer in domestic and imported groceries and novelties for the table, wines, liquors, etc. He occupies a spacious four story brick building, 25x180 feet in area, fitted up with every convenience, elevators, railway cash system, butter, cheese, and meat refrigerators, and well arranged shelving and cases to display his extensive, choice, and well selected stock of fancy and staple groceries. Only the purest and best goods are handled, and every article sold is guaranteed to please. Mr. Wurach has a world wide reputation of being fully posted in regard to the nature, the preparation, and the hygienic value of every one of thousands of articles belonging to his business, and for these reasons all the well, the convalescents, and the sick seek and find food to nourish and prosper by. Louisville's physicians advise their patients to call there for their lost appetites, and not only those in good circumstances, but also the poor patronize this excellent store, as they are always sure at finding here wholesome and fresh goods at the most reasonable figures, considering quality. Mr. Wurach employs a large number of obliging clerks, assistants, etc., and all goods are promptly delivered by his delivery wagons. He was born in Dresden, Saxony, Germany, has resided in Louisville for the last thirty-nine years, where he is greatly respected by the host of friends and patrons that have gathered around him, for his enterprise, for his good will to all, and for his sterling integrity. The good people of Louisville are to be complimented that their city has the most complete fancy grocery establishment in the United States, managed by a conscientious and by a "true grocer." Thousands of well to do families living in neighboring cities cannot find articles wanted with their grocer, and it will be welcome news to them that Mr. Wurach will pay best attention to all mail orders entrusted to him, and solicits your visit to this curiosity shop of the best food products, gathered from the world's producers.

H. ENRY SCHEYDT, Proprietor Highland Market, Corner Baxter and Morton Avenues.—Among those actively engaged supplying the population of Louisville and vicinity with meats, produce, etc., there are probably none in the business so well known as the representative house of Mr. Henry Scheydt, who, as a wholesale and retail dealer, fills many orders from families, hotels, and dealers. The store, which has a large area, is equipped with refrigerators, and about it there is always observable neatness and cleanliness. Mr. Scheydt buys only the finest fat cattle obtainable, which are slaughtered under his immediate supervision, and daily a fine display is made in the store of fresh beef, veal, lamb, mutton, pork, etc., and salt and smoked meats, sausage, lard, poultry, and fruits and vegetables when in season. A number of assistants are employed and two teams are utilized for making deliveries of purchases to all parts of the city. The slaughter house is on Spring Street, and it is safe to say that no other butchers or dealers are so well prepared to fill orders or render better satisfaction as regards to quality of meats and prices. Mr. Scheydt comes from a family of butchers. His father, Mr. John Scheydt, was in the butchering business in this city forty years ago and from it retired in 1881. Mr. Scheydt was born and reared in the business, and has now been working in it for about twenty-three years. About eleven years ago he began operations on his own account, and by steady application and diligence he has won success and secured a patronage of a substantial and influential character. He has recently bought out the business of H. Siegelstyl at the corner of Baxter Avenue and Rogers Street, and will also conduct that with his present business.

T. HE JOSEPH MITCHELL BOILER YARD, C. J. Walton Proprietor, No. 1219 Main Street.—The enterprise has always been successful from the date of its establishment in 1836 by Mr. Joseph Mitchell, and one whose growth and progress has in no small degree materially aided in giving Louisville celebrity as the leading manufacturing centre south of the Ohio River. Mr. Mitchell continued the works up to 1878, the date of his death, when they came under the control of Mr. Walton, who has since retained the original title and style. He has increased the facilities and provided all the latest improved appliances and tools, and has now one of the most perfect and complete manufacturing plants of the kind in the United States. The works are spacious and admirably ar-

anged, with an especial adaptability for executing work of the very highest order of strength, durability, and excellence, and upwards of half a hundred skilled workmen are kept constantly employed. Mr. Walton is doing an immense business, manufacturing horizontal and vertical boilers of every description, lard, coal, oil and water tanks, and executing wrought iron work for use in and about blast furnaces. The firm makes a specialty of sugar plantation work, having furnished boilers and outfits by the acre for the sugar district of La., it being a fact that cannot be gainsaid that a planter who gets his boilers from the Jos. Mitchell boiler yard will make more tons of cane to the acre and more pounds of sugar to the ton; and the latest scientific tests have proven that sugar made by the Jos. Mitchell boilers has a better grain than that from any other establishment. The firm name is a household word among the planters; and the mere fact that a planter says he is getting boilers from this establishment is an assurance that he is getting the very best that money will buy. There are now over 600 steam boilers that were constructed at these works now in use in the Birmingham district of Alabama alone, which is at once an evidence of the splendid character of the work turned out. Estimates are furnished and contracts carried through to completion without delay, and about this establishment is ever heard the constant hum of industry. Mr. Walton is a native Kentuckian, and a prominent member of the Board of Trade, an active Mason and Knight Templar, and his prominence as a citizen is only equalled by his reputation as a sound, upright, substantial, reliable, successful man of business.

C. LAYBROOK & CHAMBERS, Civil Engineers, Room No. 2, Courier Journal Building.—The firm of Claybrook & Chambers, Civil Engineers, is composed of Messrs. J. P. Claybrook and John Chambers, and stands in the front rank of the profession. Mr. Claybrook is a native of Missouri, and was educated at the United States Naval Academy at Annapolis, Md. He is an engineer of wide and varied experience, having located, constructed, and operated a number of railroads in the south and west. Mr. Chambers is a native of Louisville, and a graduate of Rensselaer Polytechnic Institute at Troy, N. Y.; has been connected with the engineering departments of railroads, bridge companies, and other enterprises. Both are fully up in the scientific and practical work of their profession, and are accorded full recognition in their city as reliable and responsible gentlemen. They occupy a well appointed office at room No. 2, Courier-Journal Building, and are thoroughly equipped for work in all branches of engineering.

S. IMON SHAPINSKY & BRO., Wholesale Notions, Hosiery, and Fancy Goods, Etc., No. 475, 477, and 479 East Market Street.—This business was established in 1868 by Mr. Simon Shapinsky, and from its inception secured a large, widespread, and lucrative patronage, its wares commending themselves to the trade and the public generally by their freshness, novelty, and general superiority. In 1883 Mr. Louis Shapinsky became a partner, the present firm name being assumed. The premises utilized are in a central and eligible location, and comprise two buildings adjoining, each two stories and basement, and having a combined frontage of 45 by a depth of 125 feet. The firm are direct importers from the most reliable sources of production, of linens, notions, hosiery, and fancy goods, which they purchase in large quantities, and at first hand, thereby enabling them to quote to the trade prices that cannot be elsewhere duplicated. They keep three travelling salesmen constantly on the road, and are at all times prepared to fill orders with promptness, and on the most favorable terms. In the retail department are always to be found full and complete lines of the latest novelties in ladies' and gents' furnishings, underwear, hosiery, gloves, shirts, collars, cuffs, etc.; the most fashionable designs and patterns in fancy goods, linens, cottons, and white goods, laces, trimmings and embroideries, ribbons, and notions, which make their appearance on the counters of this house quite as soon as they are offered for sale in London and New York. Thirteen polite and active assistants are in attendance, and orders are filled at lowest prices. The trade is large, covering the entire city and state. Both parties are natives of Poland, and have resided in Louisville, Simon for the past twenty-five, and Louis, ten years. They are active and enterprising business men, and are highly considered in trade and financial circles. And in view of the foregoing facts it is with great confidence that we recommend this house as the representative notions and ladies' and gents' furnishing store in the city of Louisville.

ANDERSON & CO., Real Estate Brokers, No. 250 Fifth Street.—Among those conspicuous as brokers is Mr. James A. Anderson and Mr. Jno. M. Tierney, who, under the name and style of Anderson & Co., by faithful and conscientious zeal for the best interests of customers have secured a patronage of the most substantial and permanent character. The firm handle all kinds of residence property in the city and environs, and business blocks, factories, building sites, acre and vacant lot property, farms, timber and mineral lands, which they buy, sell, exchange, or lease, collect rentals and accounts, examine titles, care for estates, pay taxes for non-residents and negotiate loans on bond, mortgage, and lien notes, and are of the utmost service to the borrower and lender, securing to the one ample funds with which to extend his enterprise, and to the other a profitable and perfectly safe investment. Messrs. Anderson & Co. have for sale or lease some 300,000 acres of mineral and timber lands in eastern Kentucky, and many blue grass farms in any size wanted, and can offer the very best inducements to those searching homes or investments that can but prove satisfactory, safe, and profitable. Mr. Anderson, who is a gentleman in the full prime of life, is a native Kentuckian, and an old, well known prominent citizen of Louisville, having a large business experience and wide acquaintance in financial and commercial circles not limited by city or state lines. Mr. Tierney is a young man, and a life long resident of the city; and having been actively engaged in public life, is thoroughly conversant with the needs and requirements of the real estate business. They both are first class business men and useful citizens and sustain a high reputation. They are upright and honorable, and enjoy the unbounded confidence of all having dealings with them.

SIMON SHULHAFFER, Plumber and Gas Fitter, Corner Fifth and Green Streets.—The most reliable plumber, steam and gas fitter in this city is Mr. Simon Shulhafer, who is a thoroughly practical and scientific engineer, and who established this business in 1868, and his patronage extends throughout all sections of Kentucky, Tennessee, Alabama, the south, and southwest. He occupies a spacious ground floor and basement, each being 35x125 feet in area, fully equipped with every convenience. He handles only the best goods in the market, and quotes exceedingly low prices, and he is prepared to contract for the entire fitting up of buildings with gas, steam, and water, and constantly employs thirty first class workmen. Water and sewer connections receive careful attention, and in fact all descriptions of sanitary work is looked after in the best possible manner. Mr. Shulhafer is a native of Louisville, where he has made many friends, owing to his ability and sterling integrity. He is vice president of the Master Plumbers' Association of the United States, and an active member of the Commercial Club. The telephone call of the house is 636, ring 2.

WM. BOSLER, Auction, Feed, and Sale Stable, Nos. 123 and 125 East Market Street.—The premises occupied in the conducting of this business have an area of 35x200 feet, is three stories, and has accommodations for forty horses, with ample room for any number of transients. The building is a model of neatness throughout, is clean, light, and well ventilated. The best of everything necessary to the wants of his equine boarders is provided, while a force of six grooms is employed to look after their wants, and afford them the best of care and attention at all times. The stock of horses kept for hire comprises some of the finest roadsters and driving horses in the city, and are in constant demand for pleasure or business, and can be obtained at all hours of the day or night at reasonable rates, together with fine equipages of all styles at exceedingly liberal rates. In addition to his regular livery and boarding stable, Mr. Bosler conducts an auction department for the sale of all kinds of horseflesh, and so complete are his arrangements in this branch of his business, that patrons desiring to dispose of their horses at auction can do so the same day or any subsequent time at their pleasure. These daily sales commence promptly at ten A.M., and are conducted under the management of Mr. Harry Bell, one of Louisville's best auctioneers, and a man who knows a horse when he sees him. Mr. Bosler is a native of Louisville, and a young man of energy and business ability, and, in addition to his fine livery, is interested in the management of Bosler's Hotel on Market Street. Mr. Bosler is much thought of in business circles, and previous to entering upon his present enterprise was engaged in the liquor trade.

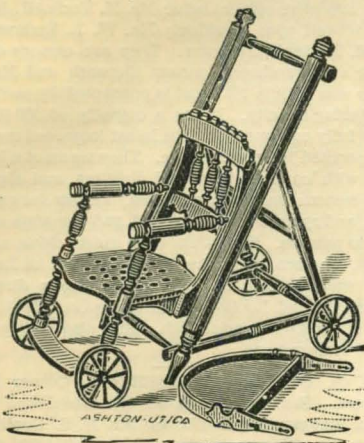
H. VERHOEFF & CO., Wholesale Grain Dealers and Commission Merchants, No. 219 West Main Street.—One of those influential and enterprising commercial houses which are so largely contributing to Louisville's material prosperity is that of H. Verhoeff & Co., wholesale grain dealers and commission merchants. This business was established in 1862 by H. Verhoeff & Brother, who were succeeded by H. Verhoeff, Jr., & Co. In 1876 Verhoeff & Strater assumed the management, who in 1882 were followed by H. Verhoeff & Co. Eventually in 1886 the business was incorporated under the laws of Kentucky with a paid up capital of \$100,000, the executive officers being Mr. H. Verhoeff, Jr., president; Mr. F. N. Hartwell, vice president; Mr. W. L. Verhoeff, secretary; and Mr. R. M. Hartwell, treasurer. They are owners of the Louisville elevator and warehouse, corner Eleventh and Maple Streets. This elevator was built in 1875, and is connected by switches with all railroads entering the city. It has a capacity of 250,000 bushels of grain, and is fully equipped with the latest improved machinery and appliances operated by steam power. They transact a large business in Louisville with leading millers and distillers, and also ship extensively to the eastern and southern states. Orders for car load lots of wheat, corn, and rye are promptly filled, and complete satisfaction is guaranteed to patrons. The officers are enterprising and honorable business men, who are promoting the commerce of Louisville with energy and success. Mr. H. Verhoeff is also a director of the Fidelity Trust Co. and Louisville Insurance Co. Mr. F. N. Hartwell is president of the Commercial Club, and is also largely interested in several other corporations.

HENRY S. COOLING LUMBER CO., Corner First and A Streets.—The business is an old established one, having been inaugurated in 1868 by Mr. H. S. Cooling, who conducted it with unvarying success until 1890. In the latter year the present stock company was organized with a capital of \$50,000, and the operations of the house have been greatly enlarged and extended. The premises occupied as yards possess great storage capacity, and are equipped with all the latest and best improved appliances for the seasoning and prompt handling of the immense stock always on hand. From twelve to fifteen hands are employed, and five teams add to the completeness of the service. The firm handle rough lumber only, a leading specialty being made of hardwoods, such as thoroughly seasoned oak, ash, walnut, poplar, cherry, etc., also pine joists, studding, and the best brands of lath, and cut and sawed shingles of every dimension. The facilities of the house enable them to quote lowest market rates to their patrons, and the trade, both wholesale and retail, is very large. Orders of any magnitude are promptly and satisfactorily filled, and few establishments are better prepared to give their patrons such satisfaction. In addition to a large home trade, a large export business is done with Canada and England. The officers of the concern are Messrs. Henry S. Cooling, president and secretary, and A. E. Norman, manager and treasurer. They are thoroughly experienced and practical lumber men, and are recognized authorities on all pertaining to the trade. The telephone call of the office is 1828-2.

ALBERT A. DEIG, Druggist, Corner Walnut and Jackson Streets.—Mr. Deig purchased this business, and after refitting and placing the premises in thorough order and increasing the stock, has since been doing a splendid business, which continues to grow in volume each succeeding year. The dimensions of the store are ample for business purposes, and it contains all the necessary adjuncts requisite for compounding physicians' prescriptions and family recipes, and with accuracy and promptitude. Mr. Deig uses only fresh drugs and chemicals in his establishment, which are carefully selected for their strength and purity. Popular prices prevail, and business is active and brisk. Mr. Deig is a young man, a native of this city, and a graduate of the Louisville College of Pharmacy, and a regular licentiate of the State Board of Pharmacy. He is an accomplished pharmacist, a pleasant gentleman, and it should be said to his credit that his popular pharmacy is considered the most reliable in the section of the city in which it is located. Medicines are dispensed at all hours, night-bell calls always receiving attention, and patrons are assured of courteous treatment. Paints, dry and ready mixed for use, and oils, turpentine, benzine, varnish, putty, glass, etc., are dealt in, a large stock being kept in the basement. Several polite clerks assist Mr. Deig in the conduct of his business.

ILLUSTRATED LOUISVILLE Kentucky's Metropolis.

FALLS CITY FURNITURE COMPANY, No. 228 West Market Street.—In describing the mercantile establishments of Louisville, we desire to particularly mention those houses that are the best representatives of each special line of trade, and contribute most to the city's reputation as a source of supply. As a leading concern in the city in its line, reference is made to the reliable and successful Falls City Furniture Company, No. 228 West Market Street. This company was organized May, 1887, under the laws of Kentucky with a capital of \$20,000, of which \$10,000 has been



paid up, and the accumulated surplus is \$6,000, the executive officers being Mr. Geo. T. Reid, president, and Mr. J. F. Reid, secretary and treasurer, who own all the stock. They occupy a spacious five story building, 22x176 feet in area, with two story structure in the rear. The showrooms are fully stocked with a superior assortment of parlor, chamber, dining room, library and hall furniture, also carpets, rugs oil-cloth, mats and matting, children's carriages, etc. Much of the furniture is made of rare woods and carved in a workmanlike and artistic manner from unique and original designs and patterns. The house makes a specialty of bed-room suites and children's carriages, and have at all times a fine assortment of substantial and pleasing designs. Estimates are promptly furnished for the complete furnishing of houses, and the trade of the company now extends throughout all sections of Kentucky and Indiana. They employ in their ware-house and salesrooms a full corps of competent employees, and quote prices that challenge competition. The furniture dealt in by this house is unexcelled for finish, elegance, and reliability, and is warranted to be exactly as represented. Messrs. Geo. T. and J. F. Reid are Kentuckians. They are noted in trade circles for their just principles and integrity, and are active members of the Commercial Club.

H. L. MORROW & CO., Mercantile printers, No. 146 Fourth Avenue.—The foundation of this business dates from 1886 when operations were commenced by Allmond, Morrow & Co., and continued until 1889, since when it has been conducted under the present title by Mr. Morrow, who brings a wide range of experience to bear upon it and executes work for elegance equal to any in the city. All work executed bears the unmistakable stamp of excellence in both design, neatness, and finish, and every care is exercised by Mr. Morrow to render the best satisfaction. He is a gentleman in middle life, and well and favorably known, and is a member of the Typographical Union of America and the Commercial Club.

GRAY STREET MARKET, Philip Ziegler, Proprietor, Corner First and Gray Streets.—This business was founded fifteen years ago by Kline and Ziegler. In 1878 Mr. Kline retired, and since that time Mr. Ziegler has been proprietor of one of the leading sources of food supply in this section of the city. He owns the building he occupies, which is a three-story brick, 23x144 feet in dimensions, with a dwelling above the store, is very excellent in its appointments, being well lighted and ventilated, and furnished with fine marble slab counters, and an elevator to the basement. Everything is always kept scrupulously clean. Employ-

ment is given by Mr. Ziegler to several active and obliging assistants. Three deliveries are always busy, and patrons are always assured of courteous treatment. A large stock of first class quality beef, lamb, veal, mutton, pork, staple and fancy groceries, country produce, fish, game, oysters, and provisions of all kinds are kept, making meats a specialty. Mr. Ziegler does his own slaughtering, and has a very large refrigerator. His prices are always guaranteed to be the very lowest in the market, and the house is well known by all of his many customers to keep in stock the very best quality,



and in the finest condition. Mr. Ziegler is a native of Germany, and came to Louisville twenty years ago, and has had an experience of fifteen years at his present calling. He is an active Freemason and a member of the Knights of Honor, and only thirty-six years of age.

JOHN H. BATES & SON, Painters, Roofers, Etc., No. 140 West Main Street.—This business was founded in 1850 by Mr. John H. Bates, who for thirty years conducted it, and in 1880 the present firm was formed. Messrs. Bates are rightly proud of their individuality. They are fully equipped in skill and in material, and are practical and responsible men. They are neither directly nor indirectly connected with the gravel roof trust or combine, nor with the coal tar pitch trust. They stand alone, and propose to make their own prices, and make them such as they can live with. They don't propose that any one shall do work for less than they do, and they have a right to expect the patronage of the public in their efforts to maintain their independence of trusts or combinations. The roofing business was added in 1866. They occupy the ground floor at No. 140 West Main Street, and the basement, each 25x300 feet in area, and employ thirty to forty men. Their business, which is wholesale and retail, is mostly local. Mr. John H. Bates is a gentleman, full of that energy and pluck he has ever shown. His son follows in the steps of his father, and lacks none of the industry and determination that mean success. Both are natives of the city and they enjoy a large patronage, as they most assuredly ought to do.

HILPP & RICHARDSON, Men's and Boys' Clothing, Nos. 654 and 656 West Main Street.—This house was established in January 1, 1888, by the present proprietors, for the manufacture of men's and boys' clothing, and since its foundation has built up a large and prosperous trade extending throughout Kentucky, Indiana, Illinois and Tennessee. The premises occupied are very spacious and commodious and comprise an eligible four story and basement building, 25x185 feet in dimensions, admirably arranged and equipped with every appliance and convenience for the prosecution of the business—employment being provided for two hundred skilled and experienced operatives. The individual members of this flourishing firm are Messrs. S. A. Hilpp and E. A. Richardson, who have made this business a life study, and there are few at present engaged in the trade whose active experience has been greater or whose knowledge is more comprehensive with regard to the wants and requirements of men's and boys' clothing. Personally they are highly esteemed by the community for their geniality of disposition and sterling integrity, and justly merit the success which they have obtained by their ability, perseverance, and energy. Both members of the firm are Kentuckians by birth and active members of the Louisville Commercial Club.

J. L. STAIB & CO., General Commission Merchants in Hay, Grain, Feed, and All Kinds of Produce, Nos. 124 and 126 Fourth Street.—Business operations of this firm were commenced in 1885, since when first-class permanent connections have been established with producers and shippers, and a fine trade built up. The premises occupied is a three-story building with basement, having a front of 30, with a depth of 125 feet, and in every particular is thoroughly and well fitted up with every convenience for the care of and storage of consignments which come in daily, and consist of country produce of all kinds—butter, eggs, poultry, potatoes, apples, etc., and hay, grain, feed, etc. The facilities of the house for disposing of consignments are all that could be desired, and prompt account sales are rendered and returns correctly made, satisfaction always being guaranteed and given. A full stock of popular shingles is always kept on sale, and the house can offer better inducements in lots to suit purchasers than any in the trade in this or surrounding sections. Mr. Staib is a gentleman in middle life. He is well and favorably known in commercial and financial circles, and takes an active interest in fostering and promoting every enterprise that is for the welfare of Louisville, his native city. The telephone call is 1067-2. Mr. Staib is a popular member of the Commercial Club.

LOUISVILLE FIRE BRICK WORKS, Office, No. 253 Fifth Street.—Mr. Grahm established this business in 1889, under the existing title, opening large yards at South Louisville, having an area of some seven acres, and splendidly equipped with the latest improved machinery and appliances. The factory building is about 75x150 feet in dimensions, and two stories in height. Upwards of forty hands are employed, and the output is of the very highest quality for iron-works furnaces, steel furnaces, glass furnaces, etc.; also the standard grades for coke ovens, boiler setting, and general use. The processes of manufacture are perfect, while it is worthy of special mention that Mr. Grahm controls mines of the finest clay in the United States for this purpose, located in Carter Co., Ky., and having direct transportation facilities, via Grahm's switch, connecting with N. N. & M. V. Railroad, Mr. Grahm ships his fire clay by the car load to his own works, as well as to Ohio, Alabama, and Tennessee. The works are under the skilled superintendence of Mr. A. Crossley, who is a fire brick maker of wide experience. The works manufacture all kinds of shape work to order, including grate tiles, stove linings, etc., and supply ground fire clay in quantities to suit. The works have the large capacity of 60,000 fire brick per week, and will in the future make large quantities of a superior red brick for building purposes. Both as to price and quality Mr. Grahm offers the most substantial inducements, and the steady development of his trade affords the surest proof of the satisfaction afforded. He numbers among his customers the leading iron works and stove foundries of this section, iron furnaces and forges, and all consumers of high grade fire brick throughout the southwest, and his ability, energy, and enterprise have achieved a deserved and substantial success in this important staple line of trade.

R. C. FOWLER, Manufacturer of Steel Stamps, Stencil Brands, Brass Signs, Etc., No. 249 West Green Street.—The manufacture of these various indispensable articles is carried on extensively in this city by Mr. R. C. Fowler, who has been identified with the business for a period of eighteen years, and since 1885 engaged in it on his own account. He is a thorough, careful, painstaking workman, and executes work which for neatness and practical utility is not surpassed by any others in the country. He is prompt in his attention to filling orders, and makes a specialty of manufacturing steel stamps, burning brands, brass signs, medals, badges, checks, door plates, seals for notaries and corporations, dies for printing on boxes, and timber stencil brands, etc.; moulds for soap-makers, etc.; and deals in seals, seal stamps, presses, inks, brushes, etc. He is the recognized leader in this special line of manufacture, and controls a large city and country trade, which is constantly growing in volume and importance; so much so indeed that it has been found necessary to seek larger quarters, and a removal will soon be made to other premises affording better convenience for the purposes of the business. Some idea of the character and extent of Mr. Fowler's business may be gained when we state that during the past year he executed work for one firm alone amounting to over \$700. He is modest in his prices, while the work turned out

will be found superior in every respect. Mr. Fowler is a native Kentuckian, and was born in Washington county. He has been in Louisville seventeen years, and is quite popular as a business man and citizen, and justly merits the splendid business he has built up and enjoys.

C. J. SCHRANZ, Pharmacist, No. 1134 Market Street.—An old established and representative local pharmacist, enjoying a most excellent reputation, is Mr. C. J. Schranz. This business was founded in 1870 by Mr. Schranz, and from its inception the store has been liberally patronized by the best custom of the vicinity. The premises occupied include a handsomely appointed salesroom on the ground floor, 30x50 feet in dimensions, and a laboratory on the second floor, supplied with all the requisite facilities for compounding the most difficult prescriptions and family recipes in a thoroughly accurate and prompt manner, while a competent and experienced assistant is in constant attendance. The stock of drugs, chemicals, proprietary medicines, druggists' sundries, toilet and fancy articles, perfumery, etc., embraces all pertaining to a first-class pharmacy. A large assortment of the choicest foreign and domestic cigars and tobacco is constantly handled for the accommodation of patrons, and Mr. Schranz makes a specialty of manufacturing his own tinctures, extracts, etc., all of which are guaranteed to be pure, and the best of the kind to be found in any similar store. Mr. Schranz, who is a native of this city, is a practical and skilful exponent of the business, with which for many years he has been prominently identified, while he is a member of the State Board of Pharmacy, and has studied medicine at the University of Louisville.

W. E. KAYE, Proprietor Collins Ink Co., No. 747 West Market Street.—The establishment of this business dates from 1873, when operations were commenced and carried on for a period of fifteen years by Mr. T. H. Collins, who was succeeded by Mr. Kaye, since when, as the Collins Ink Co., he has been doing a flourishing business. All the goods turned out and bearing the brand of Mr. Kaye have no superiors in this country, or in fact in the world, and are always in demand, meeting with a ready sale and highly esteemed for their uniform excellence. Mr. Kaye manufactures Collin's, Hebel's, and Webster's inks, mucilage, artists' colors, pure laundry bluing, etc., which are neatly and tastefully put up and recognized by the trade as the best selling goods of the kind on the market. Business is active and brisk, and the trade is steadily growing and increasing under the able direction and management of Mr. Kaye, who is a thorough-going young man of energy and enterprise. He is a native Kentuckian, and has lived in Louisville for twenty-five years, and is well and favorably known, and is to be congratulated upon the magnificent success he has won by his well directed efforts. Orders are filled promptly and satisfactory prices always quoted.

MME. F. LANG, Importer of Bonnets, Etc., No. 316 Fourth Avenue.—Twenty years of marked success indicate the limit of this popular lady's business experience, fifteen of which she has passed at her present central and eligible quarters. Here she keeps on hand, in ample stock and great variety, all those many beautiful hats, caps, and bonnets, ribbons, artificial flowers, laces, and passementeri, generically termed French millinery. These goods are the direct importation of the house from the most celebrated manufacturing establishments of Paris, equaling anything in these lines made in the world, and being far superior to anything manufactured in this country. Mme. Lang is a lady of exquisite taste and good judgment, and all of her stock is invariably selected by her in person, she making bi-annual trips to New York for that purpose. She has a number of the best milliners in the city in her employ, and all goods are manufactured under her immediate supervision and direction. Never making two bonnets exactly alike, they are yet got up in the very latest Parisian styles, and cannot be surpassed by any manipulated even in that great European centre of fashion. Another specialty of this house is the making of both bridal and mourning millinery to order, Mme. Lang's clientele being composed of the very elite of the Falls City and her environments. Mme. Lang is of French nationality, to which, no doubt, may be attributed her possession of that innate taste in all matters pertaining to becoming ladies' attire, which so distinguishes the majority of her countrywomen.

M. S. KICE, Real Estate, Etc., No. 429 West Jefferson Street.—Among the more recent acquisitions to the ranks of the real estate men may be mentioned the name of Mr. M. S. Kice (of Kice & Co.), whose offices are centrally and eligibly located at No. 429 West Jefferson Street. Mr. Kice, as representative of the Westview Savings Bank and Building Company, brings to bear upon his business an intimate knowledge of those details as to present and prospective values of realty which forms so essential a portion of the successful real estate broker's perspicacity. He gives careful attention to the sale, exchange, purchase, and letting of properties, to the collection of rents, and also the negotiation of loans on bond and mortgage. He also makes a specialty of the management of estates, and gives them the closest attention, securing prompt and responsible tenants, effecting repairs in the most judicious manner, and generally maintaining all properties placed in his hands at the highest standard of productive efficiency. Mr. Kice is a native of Louisville and is a prominent member of the Commercial Club.

W. M. GAGE, Manufacturer of Doors, Sash, Blinds, Flooring, Weather-boarding, Frames, Brackets, Stairways, Etc., and Dealer in All Kinds of Lumber, Laths, Shingles, Etc., Nos. 737 and 739 Green Street.—This enterprise started in 1872, Messrs. W. Davis and W. M. Gage being the partners. In 1884 Mr. Davis retired and Mr. Gage became the sole proprietor. He has since conducted the business with marked success, and is patronized largely by the builders and contractors of Louisville and vicinity, among whom his reputation for excellence of finish and quality of material employed is of the highest. His business aggregates at least \$100,000 annually. The premises consist of a two-story brick building, 70x100 feet, with a lumber yard attached. The shop is fitted with machinery of the best and most modern type for wood-working, the whole being run by a 30-horse-power engine and boiler, a new steam plant having been put in so recently as February of the present year. Mr. Gage employs ten people, and keeps two teams running. His business is daily increasing, as can be seen from the necessity of putting in a new steam plant, and his long experience and professional skill enable him to more than hold his own with all competitors.

E. MIL WULSCHNER, Wholesale and Retail Dealer in Pianos and Organs, Etc., No. 632 Fourth Avenue.—This enterprise was founded by Mr. Wulschner in 1877, since when an extensive business has been built up and a trade established extending throughout all the adjoining states, necessitating for its accommodation branch houses which have been opened in Richmond, Terra Haute, Fort Wayne, and this city. The house located here is under the immediate direction and management of Mr. C. Riegger, who has been connected with the parent house in Indianapolis for some years, and is well versed in all the details pertaining to the business. He commenced operations here in May of the last year, and since that time has disposed of many valuable instruments and acquired a name and reputation greatly redounding to his credit. All the instruments sold by the house are warranted for five years, and must give entire satisfaction, and, if not, may be exchanged. The house is the agency for the United States and Canada for the famous instruments manufactured by Boosey & Co., of London, England. Mr. Riegger is doing a fine business, which is undergoing a large development, and the future prospects of the establishment, under his able direction and management, wear a very encouraging aspect.

J. ULIUS SUES, Dealer in Toys, Etc., No. 290 Fourth Avenue.—This enterprise was established over forty years ago by the present proprietor, in the present location, and has been a steady success ever since its initiation. Mr. Sues has an establishment comprising a five story building with basement, 25x90 feet in extent. The three lower floors and basement are filled with an immense stock of toys, games, rubber goods, children's carriages, etc., in great variety and in all grades. The business is at retail only, but its field comprises the whole of the United States and Canada. The two top floors are used for storage. Mr. Julius Sues, the proprietor of this business, is a gentleman who deserves more than a passing mention. Reference has already been made to his exceptional business record, but he is no less noticeable from the fact that he is a gentleman of rare public spirit, always ready to give his support to any plan to advance the material and moral interests of the city of Louisville. He was formerly a member of the Board of Trade. He is an active member of the Knights of Honor, an order of far-

reaching influence, in which Mr. Sues finds opportunity for the expression of fraternal feeling. He is a native of Germany, but has been a resident of Louisville since 1849.

H. EGAN WALL PAPER COMPANY, No. 348 Fourth Avenue.—This concern takes a front position in its special line of enterprise; it has been for more than half a century engaged in moulding and fashioning and cultivating an artistic taste for beautiful surroundings in homes, offices, and public buildings. That it has been successful goes without saying; and that its work to day is of a high class and satisfactory character, is evidenced by the fact of its having a business connection that exceeds that of any other house of its kind in Kentucky's metropolis. The business of this concern was founded away back in 1857 under the style of Hegan Brothers, a name well known in business circles of the country. In 1890 the concern was incorporated under the laws of Kentucky under its present style of the Hegan Wall Paper Company, with a capital stock of \$25,000. One of the old and experienced employees of the establishment, Mr. Jas. H. Bassett, Jr., was elected to the dual offices of president and manager, positions which he has filled with signal ability and success. Mr. George E. Snyder was chosen for the office of vice-president, and Mr. D. W. Lane, secretary and treasurer. The store premises of the company are spacious, having a frontage of 30 feet and a depth of 140 feet. The sales-room is arranged with a view to securing a tasteful effect and system and economy in the arrangement and the handling of the varied and select goods constantly kept in stock. This place is the great resort of the leading citizens for everything that can contribute to the elegant decoration of their homes. The stock embraces everything in the line of wall paper from the cheapest to the most elaborately artistic and costly, of the choicest production from the manufacturers of America and Europe. In addition to all these there is fine showing made of linocrusta-walton and other decorative articles, besides a magnificent display of oil paintings, water colors, etchings, picture frames, and everything belonging to the fine arts. Mr. Bassett, the president and manager, who had thirteen years' experience under the direction of the Messrs. Hegan Brothers, visits New York twice annually to secure new goods and new ideas in the decorative art, and the company is ever abreast with the times in the introduction of novelties and in the combination of shades and colors, to secure artistic beauty. A staff of about twenty hands are permanently employed, and a special feature is made of paper hanging and interior decorating of every description. All the officers of the company are natives of Louisville. Mr. Bassett is recognized as one of the most able of the city's business men, and is a most useful citizen. Mr. Snyder is a member of the Chamber of Commerce and Mr. Lane of the Commercial Club, and both are well known and highly esteemed in both business and social circles.

A. RMSTRONG LUMBER CO., Corner Twenty-seventh Street and Broadway.—Though only incorporated in 1891, with a capital of \$20,000, this company bids fair to become one of the leading lumber industries of Louisville. Their yards, wareroom, and office are situated at the corner of Twenty-seventh Street and Broadway, and cover an area of 200x400 feet, with a large two story building for the storage of dressed lumber. They are manufacturers and dealers in all kinds of oak, poplar, ash, gum, elm, walnut, and pine lumber, both rough and dressed, and in addition to this, they deal in joists, scantling, flooring, siding, fencing, posts, shingles, sheeting, doors, sash, blinds, frames, mouldings, brackets, balusters, pickets, laths, etc., in fact—everything that comes under the head of builders' finish. They are always ready to furnish estimations from architects' drawings and specifications, and will be pleased to give any one the benefit of their experience in this direction. The president of the company is Mr. Thomas Armstrong, a native of Louisville, who is also a contractor and builder in a large way of business, and can therefore apply his practical knowledge and experience to the benefits of the business. Mr. J. W. Byrd undertakes the duties of secretary and treasurer. He is a native of Mississippi, and is largely interested in mills in Florida and other places. The firm has facilities second to none for obtaining the best growths of lumber in the market, and can place the same on the market at prices that will compete favorably with other houses, and in addition to this they can relieve contractors of anxiety by supplying them with every requisite necessary for the completion of a building so far as the woodwork is concerned.

City of New Albany.



THE relations to-day existent between Louisville and New Albany are intimate, harmonious and mutually beneficial, and although, through the concentration of wealth, Louisville has almost immeasurably outstripped her less pretentious environ, time was when it was a moot point which city would win the race for commercial supremacy, her surroundings in every respect fully vieing with those possessed by Kentucky's Metropolis. The first settlers came to New Albany in 1813, and for many years the place prospered exceedingly as a steamboat building and manufacturing town. New Albany was incorporated as a city July 14th, 1839, and connected as she now is with Louisville by the great cantilever Kentucky and Indiana Bridge, this city has entered upon an era in which changes, fraught with tremendous consequences, are to occur, the ultimate destination of New Albany as a commercial and manufacturing centre being at present beyond the realm of decisive and absolutely determinate conjecture. One interesting item alone ought to be sufficient to carry out to the most obtuse that there are sufficient grounds for our making the foregoing statement, namely: that at the date of the incorporation of the city, the number of inhabitants aggregated but 4,200 souls, while to-day, at a low estimate, the population fully reaches twenty-five thousand, and surely in this increase of population, and the business that must have attracted that increase, there are possibilities for a future little dreamed of by the pioneers of an earlier day.

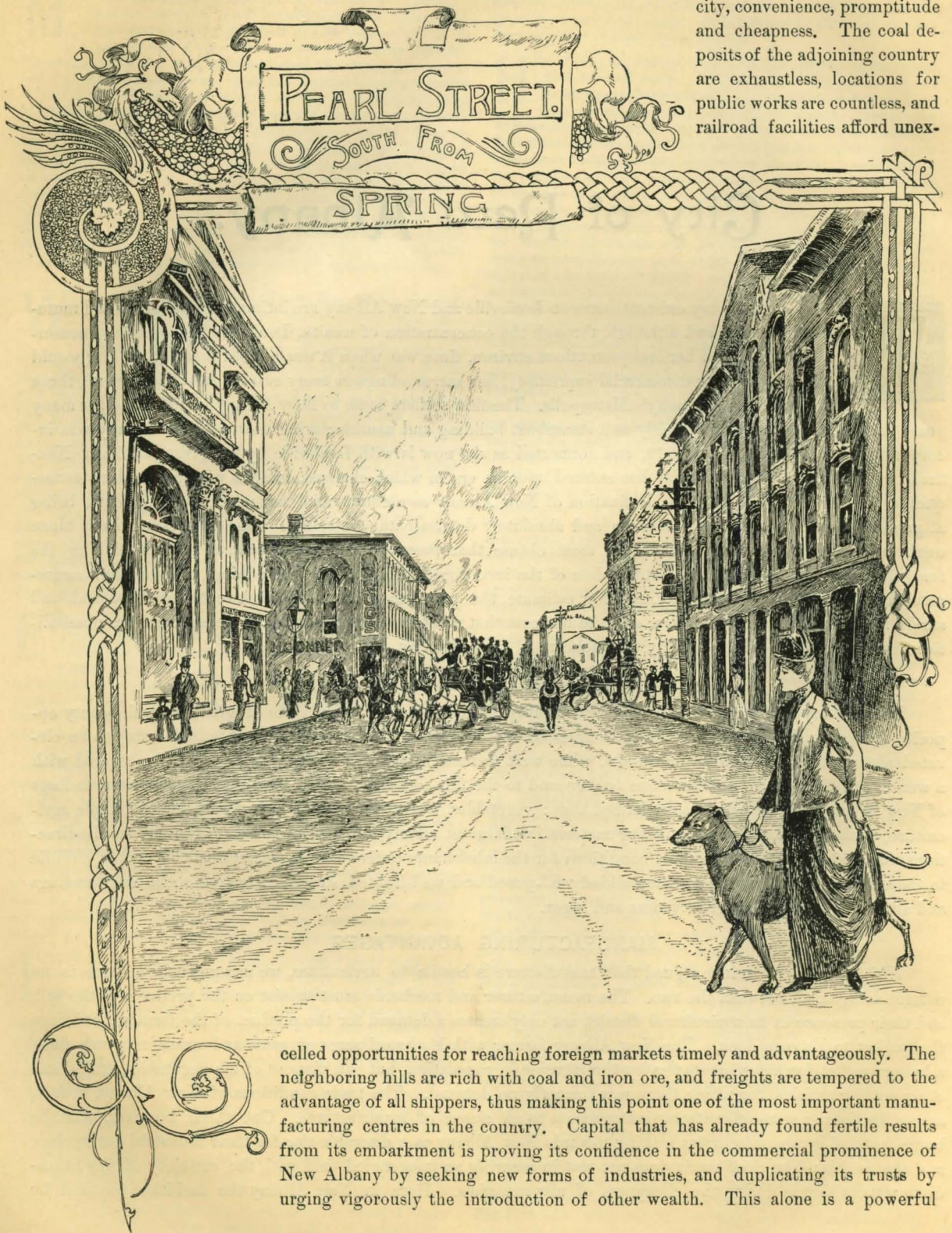
TOPOGRAPHICAL.

New Albany is the county seat of Floyd County, Indiana, and occupies a site of great natural beauty opposite the west end of Louisville, and two miles below the falls of the Ohio River. It is laid out upon an elevated plateau, forming an ideal urban site, while west and northwest of the city, the Silver Hills, covered with a wealth of foliage, form a picturesque background to the fair city at its base. The advantageous surroundings of New Albany may be briefly summarized thus: vegetables, fruits, dairy and stock farms, besides staple agriculture, timber, sand, clay, and building material, all in great variety and extent, surround the city in all directions, furnishing the most favorable conditions for the inhabitants to live and do business in this center. While to these natural advantages have been added well-paved and well-lighted streets, attractive social surroundings and all the elements of progressiveness and vigor.

MANUFACTURING ADVANTAGES.

While it has been vainly argued that manufacture is hostile to agriculture, we are persuaded there is no natural antagonism between the two. The manufacturer and mechanic must subsist on the products of the soil, and their presence in an agricultural district not only creates a demand for the product of the farmer, but brings the market to his own door. The New Albany farmer with his broad acres of grass and grain, not only finds a better market for his great staples by the increase in population, but can dispose of his vegetables, fruits, and other smaller articles, for which there was formerly no demand. The trade conditions of New Albany, in fact, are so flourishing as to offer strong inducements to all classes of manufactures. One thing, however, must be borne in mind by manufacturers looking towards New Albany as a desirable site for their industrial enterprises, and that is this: The chief merit does not rest in securing an unoccupied field with the certainty of fair immediate returns, but is due to the cheapness of raw materials. Here in New Albany the facilities required by

manufacturers are unequalled. Every essential agency for propelling the machinery, every natural ability for the construction of establishments, every method for removing the results of these operations, is perfect in capacity, convenience, promptitude and cheapness. The coal deposits of the adjoining country are exhaustless, locations for public works are countless, and railroad facilities afford unex-



celled opportunities for reaching foreign markets timely and advantageously. The neighboring hills are rich with coal and iron ore, and freights are tempered to the advantage of all shippers, thus making this point one of the most important manufacturing centres in the country. Capital that has already found fertile results from its embarkment is proving its confidence in the commercial prominence of New Albany by seeking new forms of industries, and duplicating its trusts by urging vigorously the introduction of other wealth. This alone is a powerful

attestation of the exceptional vitality of the city. It confirms her position as one of the foremost of trade centres, and forecasts for her a proud and wonderful future.

WHOLESALE AND RETAIL TRADE.

These two important departments of New Albany's commercial prosperity and supremacy are fortunately controlled and directed by a class of men to whom too much praise cannot be awarded for their energy, activity and intelligence. By the wise administration, each one of his own individual affairs, they have, as a collective and harmonious whole, made this thriving city the natural and general source of supply for a large surrounding territory. Her jobbing and retail interests, so far as increasing prosperity and monetary activity are concerned, are at par with those of much larger cities in this section, and each year witnesses an ever widening influence of New Albany's trade operations, and the encroachment of her merchants into new and more distant territory. There is sufficient reason for this, not only in the enterprising spirit displayed by local business men, but in the character, variety and extent of the stocks of goods carried in the stores. Not an individual line of enterprise represented is allowed to fall behind in any particular, and New Albany is already regarded as one of the really prosperous and safe centres in which to market any line of goods. For the general nature and character of the city's business houses, we refer our readers to the articles on her representative business houses winding up this historical review.

BANKS AND BANKING.

The very life, the inspiration and salvation of every progressive mercantile, commercial, and manufacturing community, are dependent upon ample banking facilities—upon banks that are sound, rich, and reputable, conservatively managed, yet liberal in their treatment of those who, investing their capital, brains and labor in local enterprises of a legitimate and beneficent nature, may at times require reasonable assistance in the way of pecuniary accommodation. It is safe to say that no community of equal membership is better supplied with fiduciary trusts of the kind described than is New Albany, nor has any set of banks and business men a better or more cordial mutual understanding than exists here. The banks are five in number each and all in a highly flourishing financial condition.

ADVANTAGES PRESENTED FOR INVESTMENT.

Few cities of the country of a like size present such safe and surely profitable investments in real estate as does New Albany. There is no boom or fictitious enhancement of value, but it is a healthy, vigorous growth, permanent, substantial and fully warranted by the circumstances. On an average, all over the city, the prices to-day are at least ten per cent higher than they were two years ago; while in some sections the increase has been thirty, forty, and even fifty per cent. As the city increases in population, as connecting car lines blending the interests of Louisville, New Albany, and Jeffersonville are built, and new manufacturing institutions are established, the demand for property will grow stronger and prices will continue to go up, realizing a handsome profit to those who have their money invested in real estate. This fact is thoroughly well demonstrated by the unprecedented activity in building operations during the past year.

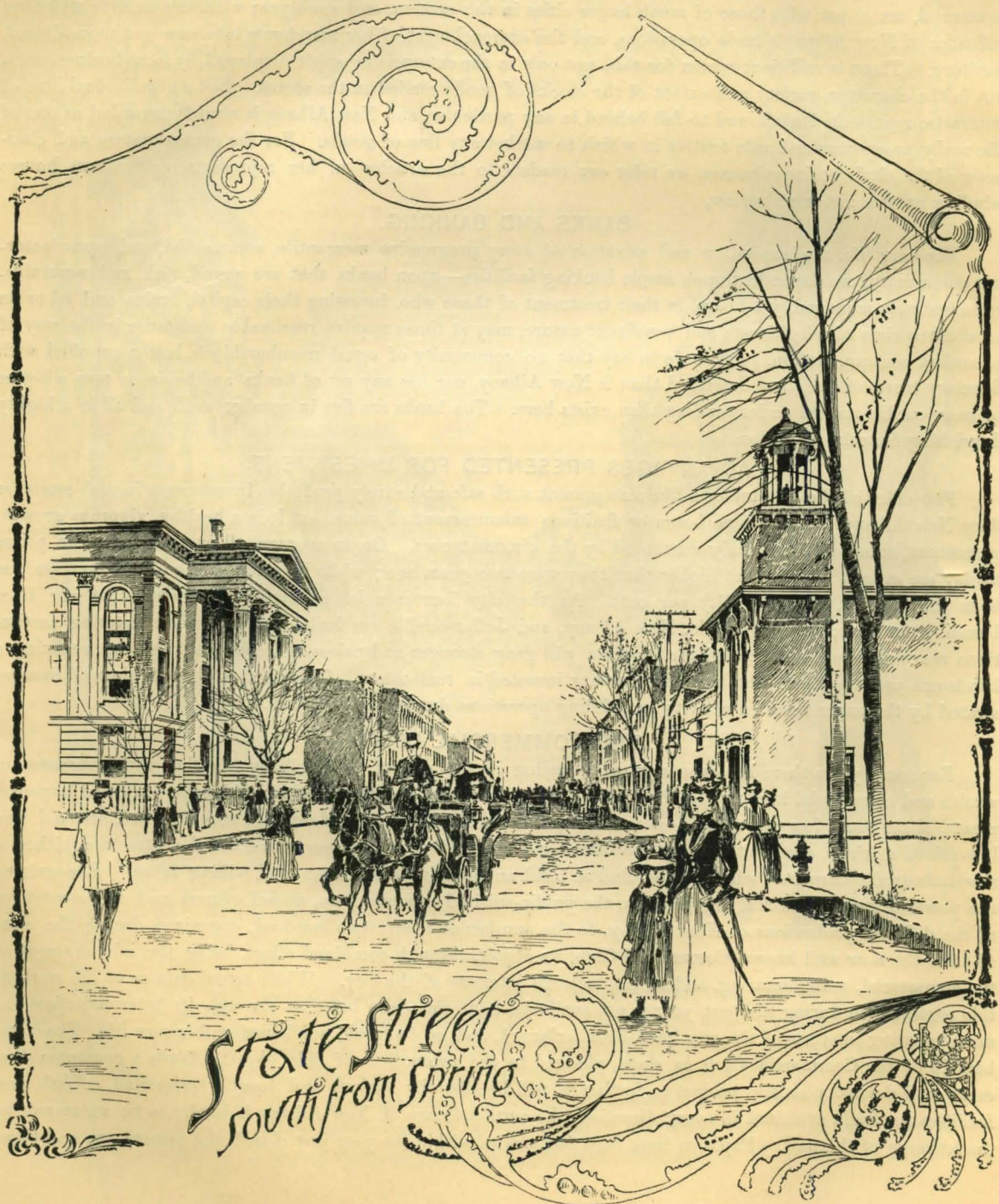
THE COMMERCIAL CLUB.

For some years there has been a growing feeling in the city of New Albany that her rapid increase of wealth and commercial importance, the erection of so many new and comfortable residences, projected improvements, cheap rents, low taxes, rapid increase of public indebtedness, abundant food supplies, well stocked and low-priced markets, excellent sanitary conditions and many other advantages warranted the attraction hither of new industrial enterprises, which would find at hand an abundance of cheap and willing labor. Recognizing the power of association and organization, the public-spirited business men, manufacturers and representatives of the different professions of New Albany, to the number of nearly two hundred, organized during the close of 1889 the now well known Commercial Club, its object, through combined effort, being the advancement of the commercial, manufacturing, and all the material interests of the city. While actual data as to the work of this organization during the past year is not available, none can deny but that through its intermediation the manufacturing interests of the city have been enlarged, and, so to speak, quickened within new life. The membership of the Commercial Club, in short, pledged to the promotion of this object, affords a guarantee that every well devised plan and project to further it will be liberally backed and heartily supported. With new facilities for trade promised in every direction, the certain future of New Albany is hardly to be measured by the lethargy of the past. Rapid as have been her strides within the year just closed, the present one and those

to come must see an enlargement of her manufacturing interests commensurate with her commercial importance. Long ere the time for the celebration of her centennial the present city will at least have quadrupled her population; and New Albany will have become not only a great centre of trade, of a wide-reaching railroad system, and a mart of agricultural exchanges, but the seat of manifold industrial activities and great manufacturing prosperity.

EDUCATIONAL AND RELIGIOUS ADVANTAGES.

It may be taken for granted that a city of enterprise, such as this thriving Indiana bailiwick, has considered matters of education of primary importance. No expense has been spared in perfecting and developing



more completely a system of schools, and not content with this, educational facilities are extended to all creeds, classes and colors. Sixty-eight separate schools, and two high schools, one for white and one for colored pupils, freely accessible to the poorest child in the city, are in daily operation. The people of New Albany argue on the premises that ignorance is more costly than schools, and no investment can be more uniformly productive of good returns to the state than that devoted to the culture of those who themselves are soon to represent the backbone of that state. Hence the doors of the public schools are thrown wide open, and the children are welcomed without money or price, not from the parlors of the rich only, but also from the highways and hedges. Comparison will prove that the public school system of New Albany ranks among the best in the state, and is worthy to be classed among its attractions. This system has proved itself adapted to the wants of the people and the demands of the times. The city is liberal in its appropriations for its maintenance and progress, and the citizens are becoming thoroughly interested in their educational rights and privileges. Religion and education may be said to go hand in hand, and in the recognition of God, as an object of worship, love and obedience, the citizens of New Albany have never been "tried in the balance and found wanting." To speak broadly, all religious denominations are here represented, and whatever form of Christian belief one may hold, he can be reasonably sure of finding some of his household of faith established in this city, ready to welcome him with kindly sympathy.

CITY GOVERNMENT.

A subject of vital importance in the growth of the business interests of a city is its government, and largely upon the character and wisdom of the legislation and the faithful execution of the laws, does a prosperous condition of affairs depend. In this regard New Albany has long been, and is to-day, singularly fortunate; fidelity to the important trusts confided to the care of the city officials, and the intelligent direction of local affairs have been the rule, and incompetency and dishonesty the rare exceptions in the history of the city.

PUBLIC BUILDINGS.

New Albany has a number of buildings devoted to the uses of the municipality, and besides the Floyd County Court House, a custom-house and post-office; a first-class opera house and numerous public halls. For business purposes many buildings of substantial and handsome architecture are utilized, while the beauty of many of the residential edifices in the city and her suburbs attest the wealth and culture of the representative citizens.

AS A PLACE OF RESIDENCE.

New Albany has many attractions and admirable features. The location is a delightful one, and its eligibility in this regard has much to do with the development of its resources. The sanitary condition of the city is in the highest degree creditable, and, as a result, the death rate is not excessive. Besides this, New Albany, from her favorable position, her advantageous surroundings, her commercial facilities, her business opportunities, her advantages as a distributing and shipping point, her wealth, and the intelligence, refinement and culture of her people, and the thousand and one things that tend to make a city a desirable place of residence, are attracting the attention of people in other parts of the state, and, as a natural result, a tide of capital and business enterprise is continually flowing in this direction, and helping to raise the city to a high plane among the principal inland cities in the land. Indeed, the solidity of the city in point of healthy growth, socially, morally as well as architecturally, will compare favorably with that of any place of its age and extent anywhere, a fact of which her citizens are justifiably proud. Associations devoted to almost every conceivable purpose flourish. Inherent genius for pleasant, cheerful homes adds charms to the domestic comforts that are elsewhere often looked for in vain. The music of industry hums through the streets from morning till night. To sum it all, there is every needful variety in the population to give coloring to life itself—New Albany is simply a progressive bustling city, as yet still enjoying the mere morning of its future prosperity and fame.

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Succeeding these few remarks, we give our readers and the business community (as we have previously done in the case of Louisville) a brief resume of the mercantile and manufacturing enterprises of New Albany. These will be found interesting as an indication of the commercial growth of the past few years, and may also serve to show the completeness of this market for the supply of everything demanded by its citizens and the inhabitants of the adjacent townships.

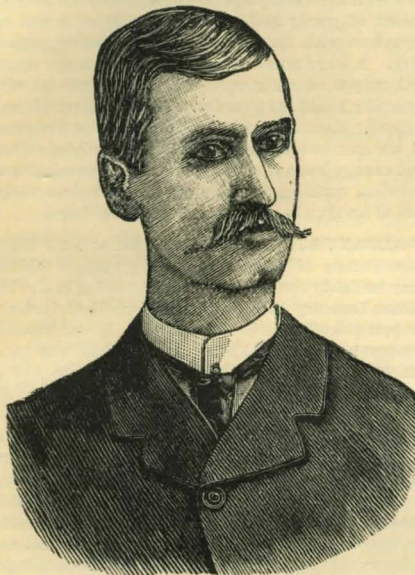
DE PAUW'S AMERICAN PLATE GLASS WORKS.—A manufacturing enterprise which has reached a position of leading prominence in its line, despite the rivalry and competition of both European and American concerns, is that of the W. C. De Pauw Company, lessees of De Pauw's American Plate Glass Works, occupying the ground between Tenth and Fourteenth Streets, and from the Penn. R. R. tracks to the river. The several attempts to wrest supremacy in this important field of industry made by American manufacturers had, previous to 1872, signally failed, and the monopoly seemed destined to remain European, until in that year Mr. Washington C. De Pauw brought his executive ability and large capital to bear, and inaugurated the remarkable struggle which has resulted in the triumph of American genius over what to all appeared unsurmountable difficulties. Having successfully established the business on a firm and lasting foundation, he died, and was succeeded in the management by the present executive staff, composed of his sons, N. T. De Pauw, president, C. W. De Pauw, vice-president, and W. D. Keyes, secretary. No abler or more competent men could have been chosen to carry on the vast undertaking. Mr. N. T. De Pauw was, during the founder's lifetime, the active business manager of the works, and with his brother is at the head, and the controlling spirit of many of the largest and most important business and financial institutions in this section of the United States: notably the New Albany Rail Mill Company, the Ohio Falls Iron Works, New Albany Woolen Mills, New Albany Cotton Warp Mills, New Albany Manufacturing Company, several banks in Indiana and Kentucky, etc. Mr. Keyes, who is Mr. De Pauw's nephew, has long been connected with the works, and in addition to the office of secretary, fills the important position of general manager of the works. The premises utilized cover thirty acres of ground, on which handsome and substantial buildings have been erected with a view of meeting the special requirements of the industry. These are fully and thoroughly equipped with the most perfect plant that capital can command, the outlay in this direction alone having exceeded two million dollars. Some fifteen hundred hands are employed under the supervision of trained and skilled foremen, and everything is conducted with the most systematic industry. The works have a capacity of 182 pots when in full blast, and are operated every hour of the day and night throughout the year, with the exception of Sunday. The company manufacture polished and rough plate glass, single and double strength window glass, and Mason fruit jars, and the output is enormous. The annual product includes 2,000,000 feet of plate glass, 200,000 boxes of window glass, 40,000 gross of fruit jars. The plant includes facilities for blowing cylinders of pure white, double thick window glass, 80 inches long by 58 inches in circumference, and for casting plates 156x220 inches. The material consumed in a year includes about 50,000 tons of coal, 4,000,000 feet of lumber, 25,000 tons of grinding sand, 12,000 tons of mixing sand, 4,000 tons each of soda, ash, and limestone, etc. The establishment has built its own water works, gas and electric light plant, and a network of switches connects every department with all the lines of railway that enter New Albany. Of the immense volume of trade it is needless to speak: suffice it to say that it covers every section of the American continent, and penetrates into many foreign countries. It is Indiana's greatest manufacturing enterprise, and is a monument to the genius and indomitable energy of the founder and his worthy successors.

NEW ALBANY BUSINESS COLLEGE.—As a result of the great commercial and mercantile development of this country, there is no other talent so highly prized as that which is trained to lead in actual business industries, where a man not only puts own hands and brains to work to the best advantage, but those of others also, to his and their profit. Men of practical talent and business tact are wanted everywhere, and nine out of ten successful men in the country to-day are men of marked business qualifications, a large proportion of whom are graduates of responsible business colleges. The business college meets an acknowledged want by affording to young people of both sexes an opportunity to learn important and indispensable lessons before they go out into the business of life. Among the leading and most favorably known of the many institutions specially devoted to the inculcation of the true principles upon which a successful business career is founded, there are few more deserving of special mention than the New Albany Business College. It was established in 1865 by Mr. William Purdy,

to whom in 1870 succeeded Messrs. Markham & Johnson. In 1872 Mr. J. G. Strunk became proprietor and principal, and in 1876 he associated with him Mr. D. M. Hammond, the present name being then assumed. They are educationists of long and practical experience, thoroughly versed in all the intricacies of the various branches which enter into a complete business curriculum. The manifest signs of the growth and prosperity of the institution are to be found in the large number of young men and women whom they have prepared and equipped for the battle of life, and who are now filling most responsible positions in all parts of the country. The attendance is yearly increasing, and for the present scholastic year over three hundred have already been enrolled. The corps of teachers is as follows: D. M. Hammond, president and teacher of business arithmetic, spelling, commercial law, business practice, and the detection of counterfeit money; I. G. Strunk, corresponding secretary, principal of the theoretical department of book keeping and practical accountant; A. W. White, principal of penmanship department; E. B. Stotsenburg, lecturer on commercial law; Miss J. Annie Jones, principal of shorthand department, eclectic system; Miss Fannie Forse, principal of typewriting department. While positions are by no means guaranteed, yet the constant demand from prominent business, banking, and other houses for graduates from this institution to fill important positions is such as to warrant the assertion that no competent and industrious pupil need ever fear the lack of remunerative employment when his abilities are supported by a New Albany College diploma. Both proprietors are highly esteemed residents of New Albany, and enjoy the confidence of all our leading business men and citizens generally. Mr. Strunk is a native of Centre County, Pa.; Mr. Hammond was born in Crawford County, Indiana.

C. L. HOOVER & SONS, Wholesale Druggists, Nos. 4 and 6 West Main Street.—This concern is an old one, having been founded in 1852 by Mr. Charles L. Hoover, M.D., long a practising physician, and whose high professional attainments and marked skill as an analytical chemist and pharmacist, rendered him specially qualified to prepare and manufacture after most approved formulas, every description of medicinal preparations and menstruums. He developed a trade of great and growing magnitude, and eventually in 1888, admitted his sons, Messrs. J. W., J. A., and S. S. Hoover into copartnership under the existing name and style. They are able and popular young business men, whose knowledge of the trade is thorough and comprehensive, and as thus constituted the house stands second to none in its line in the United States. The business was originally located on State Street, but in April, 1881, was removed to the present location, a fine three-story and basement brick building, 50x75 feet in dimensions, fully fitted up, and in which the firm is now putting in a hydraulic elevator. Here is a full line of purest and freshest American and foreign drugs and chemicals, full lines of proprietary medicines, including a number of the firm's own preparation, and of which they are the sole proprietors. Among these deservedly famous remedies we may mention "Ward's English Balsam of Wild Cherry," "Compound Santonine," "Hoover's Worm Lozenges," the finest tonic bitters in existence, French Horse and Cattle Condition Powders, Hoover's Compound Syrup Hypophosphites. These remedies are prepared in the firm's laboratory in immense quantities, and are sold to the jobbers in the drug trade all over the United States. The firm also make a specialty of the preparation of flavoring extracts direct from the pure fruits, etc., and for which there is a growing demand, as these extracts are renowned for their strength and purity. They also manufacture full lines of fluid extracts, elixirs, infusions, etc., and guarantee absolute accuracy and uniform strength. These preparations are preferred everywhere by leading druggists and physicians. Here is carried a complete and freshly assorted stock of perfumery, pure liquors, glassware, brushes, oils, drug sundries, and paints and varnishes, including Averill's Mixed Paints, the purest and most brilliant and durable of any in the market, and for which Messrs. Hoover & Sons are the wholesale agents, with exclusive control of sales in southern Indiana. The firm offer the most substantial inducements, both as to price and quality, with regard to everything in the line. They have developed influential trade relations all over this state, Kentucky and south, and New Albany is to be congratulated upon the possession of such a large, ably and honorably conducted wholesale establishment.

C. C. BROWN, Tailor, No. 66 Pearl Street.—Mr. Brown has had a valuable experience as a merchant tailor, and is an accomplished cutter. He follows the fashion closely, and is always among the first to introduce the new styles and fabrics. For a period of about eight years he was located at the corner of Market and Third Street, when he removed to the very desirable premises now occupied, where he occupies the first and third floor of the building. He makes a fine display of seasonable, fashionable fabrics in all the new styles of both European and American pro-



ductions from which the most fastidious or critical need find no difficulty in making a selection, while in fit and workmanship the best satisfaction is guaranteed and given. The patronage is steadily growing, which bespeaks in the strongest terms the public appreciation of Mr. Brown's skill and ability, and whose workmanship and artistic tailoring and attention to business and the demand of customers have given him a wide reputation and his ably conducted establishment a high degree of popularity. Moderation in prices is a feature with Mr. Brown, and his high personal character is a sufficient assurance of the reliable manner in which orders will be filled. His patronage comes from the best classes of the community, and business is active and brisk. Mr. Brown always has a fine assortment of men's furnishings, including all the novelties, and is unquestionably the leading recognized merchant tailor and outfitter in the city. Mr. Brown is a young man, active and enterprising, and a popular member of the Commercial Club. He was born in New York, but has lived nearly all his life in New Albany, and for a period of twenty years has been identified with and made a close study of the business of the merchant tailor, and is one of the best cutters and qualified representatives of the art of designing and making gentlemen's clothing in this section.

F. RED. SIEVERS & BRO., Blacksmiths and Horseshoers, Spring Street, between State and First Streets.—This enterprise was established by Mr. Fred Sievers some ten years ago, he in 1887 forming a copartnership with his brother, Mr. Gus. Sievers. The premises occupied comprise blacksmithing and wood-working shops, warerooms, and office, the equipment throughout being of such a character as to contribute to the advantageous prosecution of each department of the business, eight skilled and experienced workmen being provided with constant employment. The product of the house embraces chiefly the heavier type of vehicles, such as patrol, express, transfer, and merchandise wagons, while special attention to repairing and jobbing of all kinds is made a special feature. The materials used consist of only the best seasoned lumber, and first qualities of iron and steel, and the wagons turned out from this establishment are widely known throughout this section for those three commendatory essentials, lightness, durability, and ease of draught. As horseshoers, Messrs. Sievers take rank with the most expert of the craft in New Albany, none recognizing the fact more than they that

nine instances out of ten of faulty gait, hoof contraction, and kindred equine ailments are directly attributable to defective horseshoeing. Both members of the firm are of German nationality, and highly respected residents of New Albany for the past twenty odd years. They are members of the order of Knights of Pythias, Mr. Fred Sievers being likewise prominently identified with a number of the leading local German organizations of a social and beneficiary character.

F. RANK A. KRAFT, Furniture, Chairs, Mattresses, Carpets, Rugs, Mattings, Oil Cloths, and Window Shades; also Funeral Director, Nos. 47 and 49 East Main Street.—An old established prosperous business house is that conducted by Mr. Frank A. Kraft, and dates its foundation from about thirty years ago, when it was established by his father, Mr. Geo. Kraft, who continued it up to the time of his death in 1882, and for a period of about a year thereafter was conducted under the name and style of Frank A. Kraft & Co. He soon after bought out the entire business, and has since been carrying it on in a manner greatly redounding to his credit. The premises, a two-story brick building, 30x175 feet, with an L also two stories in height, and 32x120 feet in area, is admirably arranged with an especial adaptability to all purposes of the business, and contains an extensive stock of goods in the lines dealt in. The display of the goods in the warerooms is one of the finest and best to be seen in New Albany, and as the prices are way down to "rock bottom," trade is active and brisk, and besides the city custom a large country business is done. As an undertaker and funeral director, Mr. Kraft is well known. He is well posted in all the details pertaining to the calling, and in the performance of his duties is careful, considerate, and prompt. He furnishes coffins, caskets, robes, etc., also carriages, and owns a handsome hearse, and takes full charge of and directs funerals from the house to the cemetery in a manner that cannot be otherwise than satisfactory to bereaved families and friends. Mr. Kraft was born in this city, and has always resided here. He is president of the Indiana Weekly Benefit Association, and a member of the Commercial Club, and has a wide circle of friends and acquaintances. He owns the building in which he is located, and also a stable in the rear, and four fine horses and several delivery wagons, and is well equipped and prepared to attend to orders in all branches of his business.

E. CRUMBO, Practical Stone Cutter, Stone Work, Ornamental and Plain Fronts; Office and Yard, Opposite the L., N. A. & C. Freight Depot.—This business was established in 1870 by Messrs. E. Crumbo and Joseph Melcher, under the firm name of Crumbo & Melcher, and the record of the house has since been one of continued and uninterrupted prosperity. In 1889 the partnership was dissolved by mutual consent, each member of the firm continuing in the business on his own account. The premises utilized cover an area of 190x200 feet, and are thoroughly equipped in every department with everything that can promote the satisfactory prosecution of the business on an extensive scale. They are connected by means of switches with every line of railway that enters New Albany, thereby enabling consignments and shipments to be handled expeditiously, and in the least costly manner. Twelve derricks, operated by steam power, add to the efficiency of the equipment, while from eighteen to thirty-five skilled hands here find employment, according to the season. Mr. Crumbo is a practical stone cutter, and has always on hand a heavy stock of American granite, and of Italian and American marble, from which he manufactures stone work of all kinds, with plain and ornamental fronts. Orders and commissions are executed at short notice, satisfaction being in every case guaranteed. Mr. Crumbo is also a large builder and contractor, and has carried to successful completion many of the finest structures, both public and private, in Indiana and Kentucky. He is at all times prepared to furnish estimates and enter into contracts of any magnitude for the erection of buildings, or the furnishing of materials, and his great successes in the past are a sufficient warranty of the able manner in which he carries out his undertakings. Mr. Crumbo was born in Germany, and removed to this city forty-four years ago, when only six years of age. He is one of New Albany's most enterprising and public spirited citizens, and has filled the office of councilman for the Third Ward from 1884 to 1886 with great dignity, and to the satisfaction of his constituents. He is prominently connected with many social and benevolent orders, such as the Knights of Pythias, the A. O. U. W., the Order of Red Men, Hope Lodge No. 83 of the Independent Order of Odd Fellows, the German Benevolent Society, etc.

NEW ALBANY NATIONAL BANK, No. 13 Main Street.—This bank was duly organized and incorporated in 1864 in response to the general demand for a large and stable bank to give adequate financial facilities to the community at the close of the war. Its stock of \$200,000 was promptly subscribed for by leading capitalists, and has since commanded a high premium as a choice dividend paying security. The bank's career has been an honorable and a prosperous one, and reflects the highest credit upon the board of directors, which is composed as follows: Messrs. James M. Hains (president); N. T. and C. W. DePauw, proprietors of the American Plate Glass Works, and the New Albany Woolen and Cotton Mills, etc.; Peter R. Stoy, M. A. Weir, Moses Irwin, and John McCollough. These are familiar names, those of leading capitalists and business men, whose identification with the bank is alone a sufficient guarantee of its stability. The bank is a favorite with active business men, and has the accounts of the leading firms and corporations of New Albany. Its large lines of deposits indicate its popularity, while it discounts much of the choicest paper issued here. As an indication of the character and ability, we may state that the bank has the splendid surplus fund of \$80,000, besides an additional sum of \$20,264.93 in undivided profits, or over half its capital accumulated in reserve funds. The strength of the bank and its perfect business facilities render it the most popular financial institution in southern Indiana. It transacts a general business, discounting approved commercial paper, buying and selling foreign and domestic exchange, issuing drafts and letters of credit, and making collections on all points, its chain of correspondents including the United States National and Mercantile National Banks in New York; Atlas National Bank, Chicago; Merchants' National and Third National Banks in Cincinnati, O.; and Second National Bank in Louisville. Special attention is given to New Albany collections for out of town parties. President Hains is a financier of marked executive capacity, wide experience, and thorough knowledge of the best methods of banking. He has the valued support of Mr. M. A. Weir as cashier, a bank officer of lengthy experience and excellent qualifications, and the New Albany National is in every respect a model institution.

W. S. SHRADER, Dealer in Furniture, Carpets, Oil Cloths, Etc., No. 63 Pearl Street.—One of the most popular among the dealers in furniture, carpets, upholstery goods, etc., in this active, wide awake community we find is Mr. W. S. Shrader, the surroundings being in perfect keeping with the character of the business. Mr. Shrader is a reliable dealer, and always has the finest and best quality of goods, embracing elegant parlor, chamber, and dining room furniture, and everything belonging to the business required in the kitchen, also folding lounges, sofas, chairs, patent rockers, sideboards, refrigerators, bureaus, stands, tables, etc., children's carriages, and a wide range of carpets of all kinds in new, beautiful patterns, oil cloths, window-shades and fixtures, cocoa and Chinese matting, rugs, and everything in the way of upholstery goods. He can always name the very lowest prices, and business is active, steadily growing, and increasing. He makes a specialty of cutting, fitting, and laying carpets, doing all kinds of upholstery work and repairing furniture, and is assiduous in his attentions to all favoring him with patronage. Mr. Shrader is a native of this city, and was brought up to the business in which he is engaged, and is consequently, well versed in all its details. He belongs to the Chosen Friends Society, and enjoys the unbounded confidence of all having dealings with him. Mr. Shrader also has on sale a full line of mirrors of all sizes, and handsome pictures, frames, and everything in his line of business for the decoration of dwellings. He has been established in his present location since 1886, and deserves the liberal and growing patronage he enjoys.

INDIANA BREWING CO., Gus. Weinmann, Manager, Corner Main and West Streets.—Prominent among those industrial enterprises which have exerted an important influence in the material growth and progress of this flourishing trade section will be found that which constitutes the immediate subject of the present sketch. What is now so well and favorably known as the Indiana Brewing Company originated with Mr. Jacob Hornung in 1883, he six years later disposing of his interest to the company now controlling its affairs. The concern was duly incorporated under the laws of the state of Indiana in 1889, capitalized at \$100,000, and

offered as follows: E. W. Herman, president (who is likewise president of the Kentucky Malting Co., and several other important industries); J. H. Park, secretary (also identified with malting interests in Chicago, where he resides); and Gus. Weinmann, manager (and one of the most expert practical brewers in this section). The present plant covers a ground area of 120x360 feet. The equipment embraces all the best improved methods and appliances, and the company are about to add to their present facilities by the construction of a new brewery during the fall of the current year. The beer here produced is brewed on a process peculiarly the company's own, and in point of purity and healthful qualities it will bear favorable comparison with that brewed by any similar organization in the country. A large number of men and teams are employed, and the annual output capacity aggregates 20,000 barrels, while a large reserve quantity is bottled to order. The members of the company are prominently identified with the United States Brewers' Association, and are gentlemen whose sterling principles of business integrity and energy have won for them the general esteem of commercial circles, ranking, as their organization does to-day, among the leaders of its type in and around the Falls Cities.

NEW ALBANY STEAM LAUNDRY, No. 31 East Main Street.—The citizens of this section and strangers within her gates may be fairly congratulated upon having in the New Albany Steam Laundry such ample and excellent facilities for procuring the best possible service in that line. It was established some four years ago by Mr. R. P. Finney, who in 1888 was succeeded by Messrs. A. E. and Robert G. Walesby, who up to 1889 conducted business under the firm style of Walesby Brothers. During the latter named year, however, Mr. A. E. Walesby retired, and the copartnership was formed, consisting of Messrs. R. G. Walesby and M. G. LaFollette. The premises are admirably subdivided into office, assorting department, laundry, and engine room, and the output weekly capacity aggregates twelve hundred shirts and a proportionate number of other goods. The system which pervades the entire establishment leaves nothing to be desired, and the concern has deservedly secured the patronage of the leading hotels and restaurants, as well as a large family trade, besides having two established agencies here in operation. Their specialties are fine shirts, collars, cuffs, lace curtains, and fluting. Mr. LaFollette was born in New Albany, his partner Mr. Walesby being a native of London, Eng., and the firm enjoys a widespread reputation for promptness, cheapness, and thorough execution of all work entrusted to them. In a word, guests of hotels, families in the city and suburbs, and all others who appreciate the luxury of clean and well laundered linen, either for wear or for their beds, will find it to their interest in all ways to patronize the New Albany Steam Laundry.

NEW ALBANY RAIL MILL CO., Water Street.—This business was established many years ago, and eventually in 1876 was incorporated under the laws of Indiana with ample capital, and its trade now extends throughout the entire United States. The works and grounds, which are valued at \$300,000, have an area of seventeen acres, and the various departments are fully supplied with modern tools, appliances, and machinery, operated by three superior 750-horse power steam engines, and about 25 smaller ones. Last year the company erected a sheet iron and sheet steel rolling mill at a cost of \$150,000, which has a capacity of producing 25 tons daily. They employ 450 workmen, and the pay roll amounts to \$4500 weekly. A specialty is made of cable road materials, and they have latterly supplied companies in St. Louis, Kansas City, Chicago, Philadelphia, Omaha, and several other cities, giving complete satisfaction to patrons. The company uses only carefully selected iron, steel, etc., and turns out work that is unsurpassed for quality, finish, and general excellence. All descriptions of railroad and bridge iron can be contracted for here at favorable rates and of guaranteed quality, while such essentials as splice bars, track bolts, spikes, car truck channels, etc., are always in stock to meet railroad companies' and contractors' requirements. Orders are filled promptly at the lowest possible prices, and all work is fully warranted. Mr. Albert Trinler, the manager, has been connected with these works for the last twenty-four years, and is as widely known for his mechanical ability and skill as for the honorable manner he attends to the interests of patrons. The business of the New Albany Rail Mill Company is marked by a steady annual increase, and its present prosperous condition augurs well for the future.

NEW ALBANY BANKING COMPANY, Corner Pearl and Market Streets.—This financial institution was first incorporated in 1832, by special act of the Legislature of Indiana, as the New Albany Insurance Company. Eventually it was re-organized and its name changed to the New Albany Banking Co. It has a paid up capital of \$100,000, which has been further augmented by a surplus of \$32,000. The bank conducts a general banking business, solicits the accounts of merchants, manufacturers, corporations, and individuals, buys and sells bills of exchange, discounts first-class commercial paper, and gives special attention to collections in all sections of the United States and Canada. The management is thoroughly progressive, and neglects no point of efficiency demanded by commercial practice, while at the same time it carefully guards the interests of its depositors from any possibility of risks. The banking rooms are elegantly fitted up and are provided with first-class safes and vaults that insure the greatest possible security. The officers and directors include some of the most prudent, honorable, and successful men in the business community. They are as follows, viz.: I. S. Winstandley, president; C. J. Frederick, cashier. Directors I. S. Winstandley, Wm. L. Bienfogle, Paul Reising, Eli. L. Hurlie, John H. Stotsberry, G. C. Cannon, W. C. Winstandley. Mr. I. S. Winstandley, the president, has spent the whole of his life in the banking business. He commenced as a messenger in the old bank of Salem, and upon the death of his father, Mr. J. B. Winstandley, in 1884, who had previously been president, was elected to that office. Mr. I. S. Winstandley is spoken of as an able and careful financier, and a vigorous exponent of the soundest principles of banking. Mr. C. J. Frederick, the cashier, is widely known for his ability, and is eminently qualified for the important trust reposed in him.

OHIO FALLS IRON WORKS, Manufacturers of Merchant Bar and Bridge Iron, Etc., Water Street, Between Fourth and Sixth Streets.—A representative concern in Indiana is that known as the Ohio Falls Iron Works. This progressive company was incorporated in 1867 with a paid up capital of \$200,000, which has since been augmented by a surplus of \$60,000. The following gentlemen, highly regarded by the community for their enterprise and honorable methods, are the executive officers and directors, viz.: N. T. DePauw, president; P. R. Stoy, vice-president, treasurer, and manager; Walter E. Stoy, secretary. Directors: Wm. H. Lewis, N. T. DePauw, C. W. DePauw, John McCollough. The works, which include four spacious buildings, have excellent water and railroad facilities. The area of the works is about three acres. Here 250 skilled hands are employed, who turn out 10,000 tons of finished iron yearly. They manufacture largely merchant bar and bridge iron, also car, wagon, plough and other dimension irons. Only carefully selected iron is utilized, and the materials turned out have no superiors in this country for quality, reliability, and uniform excellence. The company makes a specialty of extra quality of iron for bridges and locomotives. The pay roll amounts to \$2500 weekly, and the trade of the house extends throughout the western and southern states. The company manufactured the iron used in the construction of the Louisville Bridge. Mr. Peter R. Stoy is the active manager of the business, and is very popular in trade circles for the just manner in which he fills contracts. He is a member of the firm of Peter R. Stoy & Sons, hardware dealers, and has served several terms as councilman. He is at present a school trustee, and a member of the Commercial Club. Messrs. N. T. and C. W. DePauw are largely interested in the DePauw American Plate Glass Works, and are promoting the commerce of New Albany with zeal and success.

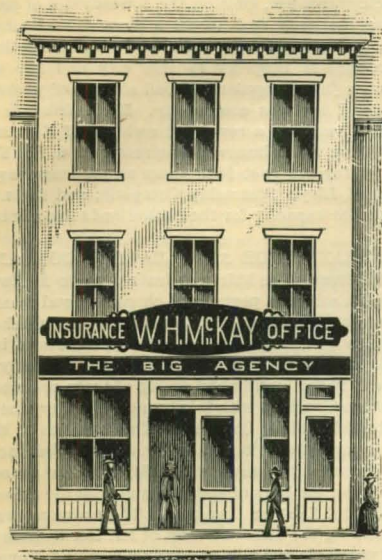
HERMAN KNIRIHM, Fire Insurance, No. 33 East Market Street.—Insurance is undoubtedly the right arm and main support of all business enterprises, and a such it merits special recognition in this work. The insurance agent occupies an important position in the profession. He acts as the agent both of the company or companies he represents and of the property owner who employs him to place his insurance. He must necessarily be a thoroughly posted insurance man, competent to judge the nature and liability of a risk, and estimate what an amount it should pay. The advantage to the property owner in employing such an agent lies in the fact that he is relieved of much trouble and expense in placing his own insurance, especially should it be a large line. Among the best known and most experienced insurance agents in New Albany is Mr. Herman Knirihm. This

gentleman has been identified with the insurance business for the past nineteen years, and is the authorized agent for the following well known companies: the Buffalo German Fire Insurance Co., the Citizens of Indiana, the Fire Association of Philadelphia, the German American of New York, the Lancashire of England, the Liverpool, and London and Globe of England, the Queen of Liverpool, England, the Milwaukee Mechanics and Northwestern National of Wisconsin, the Springfield of Massachusetts, and the Fidelity and Casualty Company of New York. Representing, as he does, many millions of assets and resources, Mr. Knirihm is prepared to promptly place the largest risks, distributing the same in the most judicious and satisfactory manner, quoting the lowest rates of premium, and guaranteeing a speedy and liberal adjustment of all losses. He controls the insuring of important lines of merchandise and business and residential property in this city and the surrounding country, and is justly popular with all classes of property holders and the general business community. Mr. Knirihm is a native of Germany, and has been a respected resident of New Albany since 1854. In addition to his insurance representation, Mr. Knirihm has likewise acted for the past four years as passenger agent for the North German Lloyd Steamship Company, and for the past two years in a similar capacity for the Netherlands line of steamships.

NEW ALBANY HIDE AND LEATHER COMPANY, No. 148 State Street.—The hide and leather trade in New Albany is one of a solid and permanent character, and those engaged in it here have built up a fine business and established commercial relations in all sections of the country, the result being that a considerable amount of hides and leather find their way in and out of New Albany in the buying and selling of these commodities. The leading concern identified with this branch of enterprise is the New Albany Hide and Leather Company. The business of this concern was originally established in 1866 by Mr. J. L. Rockenbach, who conducted it with marked success until 1884, when the concern was incorporated under the laws of Indiana, and with the title of the New Albany Hide and Leather Company. The company was very successful in securing the active services of Mr. Rockenbach in the dual capacity of president and manager, and his extended experience and practical business ability have insured greatly to their success, and they have now a trade of considerable magnitude extending all over the states of Indiana, Kentucky, and adjoining states. They use the hydraulic elevator and all other modern conveniences and appliances for facilitating the transaction of the business, and handle all kinds of leather, hides, tallow, sumach for tanners' use, and similar commodities, and are always in a position to fill orders at the shortest notice and at the lowest market rates. Mr. Rockenbach is one of the best known and most popular men in this line of trade, is an active and esteemed Freemason, and a member of Knights Templars and Royal Arch Masons. He was born in Germany, and during his twenty-four years' residence in New Albany has won the confidence and respect of all business men.

LEE H. STEPHENS, Engraver and Designer on Wood, Corner Bank and Spring Streets.—There is no profession more exacting in its demands, or which requires more thorough drilling or training, than that of the engraver and designer. The follower of this occupation has the fullest scope for artistic possibilities. A gentleman who has acquired prominence and a high reputation for the excellence of his productions in this line is Mr. Lee H. Stephens, of this city. The business of this establishment was founded seven years ago by Mr. Stephens, who carried on business about three years; he then gave up business and worked for the Courier-Journal engraving department for about six months, and three years ago he started business again for himself at his present location, a position he is admirably qualified to fill, and has continued with augmented success, and is in constant receipt of orders for work from all parts of the eastern and southern states. He has every facility at hand for the production of work of a superior order, and is prepared to execute all kinds of wood carving and designing of every description, guaranteeing the most artistic results in all cases. Samples of his work can be seen in many of the large buildings in Louisville. All orders have immediate attention, estimates are readily furnished, and all who patronize Mr. Stephens will find him a pleasant gentleman with whom to have dealings. He is a native of New Albany, stands high in business circles, and is perfectly reliable and responsible.

W. H. McKAY, Insurance, No. 67 Pearl Street.—The recognized leading insurance agency in New Albany is universally admitted to be that of Mr. W. H. McKay, and it was established by that gentleman in September, 1872, and has since been ably maintained at the head. The offices are large and commodious, handsomely fitted up and furnished, and are provided with every convenience and facility for the prompt and satisfactory transaction of the large business carried on. Many of the leading, most reliable, and responsible life, fire, and accident insurance companies are here represented, and Mr. McKay will at



all times be found ready and willing to underwrite risks in any of these lines at lowest rates of premium consistent with legitimate security. Among the most widely known organizations which have entrusted their interests in this section of the country to his hands among fire companies may be quoted the Phoenix Fire Insurance Co. of Hartford, Conn., which he has represented for twelve years; the Firemen's Fire Insurance Co., of Dayton, O., fifteen years; the New York Bowery Fire Insurance Co., three years; the Royal Fire Insurance Co. of England, three years; the State Investment of California, one year; the Connecticut Fire Insurance Co. of Hartford, ten years; the Franklin of Evansville, Ind.; the German of Peoria, Ill.; the United Firemen of Philadelphia, and others; also the Standard Life and Accident Insurance Co. of Detroit, Mich.; the Union Central Life Insurance Co., of Detroit, Mich. Mr. McKay is an authority on all matters pertaining to insurance, and his advice is much sought for in that direction. Having a thorough knowledge of the values of buildings, stocks of merchandise, plant, etc., his services are in constant demand as an adjuster and valuator. Representing only reliable and responsible corporations, he is enabled to promptly settle all claims as soon as adjusted, and his patronage is large and influential, extending to distant parts of both Indiana and Kentucky. He is a native of the latter state, and since his advent to New Albany has reached a front rank among the city's most prominent and representative business men. He is largely interested in leading financial organizations, among others the Workmen's Loan and Building Association, of which he is president; and the Home Loan and Building Association, and the Citizens' Loan and Building Association, of both of which he is a director. He is also a prominent member of the Commercial Club, and is popular with all classes of the community.

J. B. FRIEND, Lumber, Corner Oak and Pearl Streets.—The rough and dressed lumber trade of the Falls Cities is one of their leading commercial interests, and happily is in the hands of an enterprising, long headed, and liberal class of men, who permit no obstacle to daunt their energy or discourage their progressive spirit. Prominent among such men ranks Mr. J. B. Friend. This house dates its commercial existence back to 1860, when it was

founded by Mr. John C. Howard, who six years later was succeeded by the present proprietor, who has since by his ability, energy, and industry achieved a marked success. Mr. Friend gives his attention to all kinds of plain and fancy wood turning, scroll sawing, band sawing, etc. He also manufactures sashes, doors, blinds, brackets, clothes' posts, and every description of builders' wood work, and makes a specialty of all kinds of planing for the trade. The productions of this house are first-class in every particular, Mr. Friend's mill being the largest and best equipped in New Albany, having capacity to cut and dress from six thousand to eight thousand feet of lumber daily. A heavy stock of sashes, doors, blinds, etc., is constantly carried, ready for shipment to wherever desired, and it might be added that Mr. Friend has supplied the builders' wood work for many of the leading residences, churches, and public structures in this neighborhood. Mr. Friend was born in Kentucky and raised in the state of Indiana. He is recognized in New Albany as a man of liberal education, broad views, and intelligent enterprise. He was recently elected to a county commissionership, is a prominent member of the I. O. O. F. (Canton Grand Lodge), and is a respected trustee and elder of the Market Street M. E. Church.

P. AUL REISING & CO., Proprietors City Brewery, Corner West Fourth and Spring Streets.—This business was established in 1840 by Bottomly & Ainsley, who were succeeded by John Yager. Eventually in 1861 Mr. Paul Reising purchased the business, and conducted it till 1884, when he admitted Mr. Fred. C. Kistner into partnership. The brewery, malt house, and adjacent buildings are constructed in a substantial manner, and the various departments are fully equipped with the latest improved apparatus and machinery, including a fifteen ton ice machine. The capacity of the malt house is 15,000 bushels, and the output of the brewery is 12,000 barrels of lager annually. The storage accommodations are ample, and the prime quality of the firm's lager is due not only to the purity and quality of the materials and skill in manufacture, but also to their facilities for keeping in stock large quantities, which are allowed to mature previous to being entered for consumption. The firm's lager possesses rare tonic and strengthening properties, and is preferred by hundreds to any other brand, owing to its purity, flavor, and excellence. The trade is chiefly local, and is steadily increasing. Mr. Paul Reising was born in Germany, but has resided in New Albany for the last thirty-three years, while Mr. Kistner is a native of Louisville. Both partners are honorable and energetic business men, and popular members of the U. S. Brewer's Association, and the German Benevolent Association. Mr. Reising was formerly in the brewing business with Peter Noll of Louisville, who was the oldest brewer in that city. Mr. Reising is a director of the New Albany Banking Company, and is one of our public spirited and influential citizens. This house made common beer from 1861 to 1872, and lager since that date.

J. O. S. L. ELGIN, Druggist, No. 72 Pearl Street.—One of the best known druggists in New Albany is without doubt Mr. Joseph L. Elgin. Mr. Elgin is a native of Kentucky, and has been identified with the sale of drugs and medicines many years, and is well versed in all the details pertaining to the business. He has been established for a period of thirty years and commenced operations as a member of the firm of T. S. Barkley & Co., at Georgetown, and subsequently it was bought out by Mr. Elgin and Dr. Grissen. In 1866 a removal was made to Cincinnati, and the style of the firm changed to Barkley & Elgin. Three years afterwards Mr. Elgin sold out his interest to his partner and went back to Georgetown and formed the firm of Elgin & Rankin, and remained there for a period of five years; sold out to Mr. Barkley, came to this city, and laid the foundation of the splendid business he is now conducting. The store contains a valuable stock of medicines, drugs, chemicals, proprietary preparations, pharmaceutical specialties, tinctures, extracts, dyes, mineral waters, etc., and perfumes, toilet and fancy articles, bandages, etc. The prescription counter is under the immediate supervision of Mr. Elgin, and it is almost needless to say is conducted with that skill his long experience enables him to exercise. Medicines are dispensed and physicians' and family receipts are carefully and accurately compounded. Mr. Elgin is a gentleman in middle life, an accomplished druggist, and sustains a high reputation in this community. He is doing a fine business, numbering among his permanent patrons many of the best families in the city.

G. H. DEVOL, Tin, Copper, and Ironware, Etc., No. 19 East Main Street.—Among the various commercial industries that are assisting in the progress of New Albany, and in the development of her resources, there are none of more importance to the general community than the workers in sheet metal. In this connection we would call the attention of our readers to the old established house of Mr. G. H. Devol, manufacturer of tin, copper, and ironware, and dealer in stoves, hot air furnaces, plumber and gas fitter. This time honored house dates its existence back forty years, when it was founded by Mr. H. N. Devol, who was succeeded by his son, the present proprietor, at the time of his father's decease, in 1884. The stock carried embraces a full line of the house's own productions, supplemented by a well selected assortment of stoves, ranges, and hot air furnaces from the best manufacturers in the Union. In the tinsmithing and metal working department, irrespective of the manufacture of household and cooking utensils, special attention is given to roofing, guttering, spouting, and all kinds of jobbing and repairing. Another feature is the prompt execution of every description of plumbing and gas fitting, sanitary work being the specialty, and in all the departments some fifteen experienced hands are provided with employment. Mr. Devol was born here, and is one of the city's leading business men. He enjoys the distinction of having served two terms as councilman, and is vice president of the New Albany Gas Light and Coke Company. During the late war he displayed his patriotism by serving three years in the ranks of the Thirty-eighth Indiana Infantry.

G. EO. E. TRUNK, Druggist and Apothecary, Main Street, between Fifth and Sixth Streets.—One of the leading and most reliable pharmacies in this town is that of which Mr. Geo. E. Trunk is the skilled and efficient proprietor. It is a commodious, complete, and first-class drug store, where physicians' prescriptions and family recipes are compounded in the most careful and accurate manner in every instance, from pure, fresh ingredients, at all hours of the day or night, while the prices prevailing are maintained at the lowest figures consistent therewith. This enterprising concern was originally founded in 1875 by Mr. C. A. Scribner, who was succeeded four years later by the present proprietor, and he has ever enjoyed a large, active and influential patronage. The attractive store occupied is 15x40 feet in dimensions, handsomely fitted up with plate glass show windows and cases, ornamental fixtures, etc., and an able assistant is in constant service. A large first-class stock is constantly carried, including everything in the line of drugs, medicines, and chemicals, homoeopathic remedies, proprietary medicines of standard worth, toilet and fancy articles, etc.—in short, the usual complement of the first-class pharmacy. Mr. Trunk makes a specialty of manufacturing his own essences, extracts, tinctures, baking powder, and kindred preparations, all of which are noted for their superiority and general excellence. He is a young man, a native of this city, and a thoroughly experienced and competent apothecary.

M. ELCHER & HERLEY, Manufacturers of Stone, Marble, and Granite Monuments, Headstones, Etc., Corner Poplar and Fifteenth Streets.—There is no spot on earth more sacred to man, whatever his civilization, than that which shelters the dust of those who were dear through kinship or friendship, and herein is found the reason why so much attention and such vast sums of money are expended in beautifying and rendering attractive our cities of the dead. It is safe to assert that few branches of industrial art, while exacting so many rare qualifications from its followers, has greater or more substantial rewards in store for them than that of the monumental sculptor. Among the most widely and favorably known of the leading exponents of the art in New Albany in the foremost rank must be placed Messrs. Joseph Melcher and William Herley, who comprise the firm of Melcher & Herley, manufacturers of stone, granite, and marble monuments, headstones, vaults, tablets, etc. The business was founded by Mr. Melcher in 1870, in association with Mr. E. Crumbs, and was conducted with unbroken success until 1889, when the firm of Crumbs & Melcher was dissolved by mutual consent, each partner continuing in business on his own account. In 1890 the present firm was formed, and has repeated the success achieved by its predecessor. The range of work includes stone work of every description, plain and ornamental. A leading specialty is made of cemetery work, and there are few cemeteries in this vicinity of which the principal and most ornamental monuments are not due to this house. Mr. Melcher is a native of Germany, and

has resided in this city since 1867. Mr. Herley was born in New Albany, and is an influential member of the Catholic Knights of America, and of the Hibernia Society. They are enterprising and progressive citizens, and are highly esteemed by all classes in the community.

I. DA CERF, French Millinery, No. 71 Pearl Street.—This popular establishment was opened in 1877 by Ida Cerf, and its name and reputation for splendid goods, the latest fashions, and extremely low prices is known far and near hereabouts. The courteous, polite proprietor is a lady of most excellent good taste and judgment, and visits New York and Philadelphia twice annually, where she selects her stock of goods and obtains the newest fashions from the importers and modistes. She follows the fashions closely and well deserves the appellation she has won and enjoys, being the leading fashionable milliner in the city. A wonderful display of hats, bonnets, and toques meets the eye of the visitor at the Palace Royal, and the assortment is of such variety that no one, not even the most critical, need find it difficult to obtain just exactly what they want. Deft, dexterous milliners are employed. Mourning millinery receives immediate attention, and bridal outfits are a specialty. Birds, plumes, feathers, artificial flowers, laces, silks, satins, velvets, and millinery and fancy goods, and novelties are exhibited in profusion. The proprietor has a wide circle of friends and acquaintances among the best families in this vicinity, and her admirably arranged Palace Royal is the most popular business establishment of the kind in New Albany.

T. HE GREAT ATLANTIC AND PACIFIC TEA CO., R. M. Boardman, Manager, No. 84 Pearl Street.—It is scarcely necessary to say to an intelligent and discriminating public that one of the chief items of expense entering into the tea and coffee trade is that which is absorbed by the second hands or middlemen. The advantages, therefore, possessed by a house importing and dealing directly with consumers are at once apparent. To this feature is due, perhaps, more than to any other, the remarkable success attained and maintained by the well and favorably known Great Atlantic and Pacific Tea Company, importers, coffee roasters, and retailers, who are pioneers in the business, and the only importers dealing direct with consumers, and whose New Albany headquarters are under the able and efficient management of Mr. R. M. Boardman. The growth and extent of the business to-day may be appreciated from the fact that three hundred branch stores are operated in the United States, furnishing employment to some 5000 hands. The establishment in New Albany is one of the finest and best equipped concerns of the kind in this section. It consists of a three story and basement brick building, and both interior and exterior appointments, etc., combine to render it one of the attractive features of the neighborhood. Mr. Boardman is a native of this city and has had charge of the business since the New Albany branch was opened five years ago, and to his admirably directed efforts is largely due the pronounced success of the company in his district. Mr. Boardman is a prominent member of the Commercial Club and 32nd Degree Freemason of the Scottish rite.

P.ETER R. STOY & SONS, Hardware and Cutlery, No. 10 East Main Street.—This representative house was originally founded in 1845 by Mr. Peter R. Stoy. In 1885 it became Peter R. Stoy & Sons and in 1886 Mr. M. Stoy retired from the business and the present firm style was retained. The members of the firm consists of Messrs. Peter R. Stoy and Lewis R. Stoy. The premises are thoroughly equipped with all modern facilities for the successful prosecution of the extensive business transacted. Several assistants are employed, and the trade which is both wholesale and retail, extends throughout the surrounding country. The stock carried cannot, for extent, quality, and variety be surpassed. It embraces everything in the line of builders' and housekeeping hardware, agricultural implements, mechanics' tools, shelf goods, woodenware, wire, tin, and other sheet metal ware, engineers', blacksmiths', and machinists' supplies, oils, paints, varnishes' putty, glass, etc. A specialty is also made of guns and ammunition, sash, doors, blinds, iron, wagon materials, and barbed wire. Mr. Peter R. Stoy is a native of this city, is school trustee and vice-president, manager, and treasurer of the Ohio Falls Iron Works. On several occasions he served as councilman of the Fifth Ward. His son Mr. Lewis Stoy, who manages the business, is a gentleman of about thirty-four years of age and was born in this city. They are leading merchants and responsible citizens, and are much respected and esteemed. They are both members of the Commercial Club.

NOBLE D. MORRIS, Insurance, Real Estate, Etc., Spring Street.—The insurance companies of the world must always take a prominent place as institutions beneficent practical, and indispensable to the present state of civilization. The immense aggregate of capital, as represented by the property of this busy section, has not only proved a fruitful field for home institutions, but has encouraged the establishment here of foreign companies, who place their interest in the hands of gentlemen of large experience and undoubted reliability. Among such in New Albany ranks Mr. Noble D. Morris. This gentleman has been engaged in the business since 1870, and during the long intervening period to the present has ever enjoyed the highest of reputations among our leading property owners and business men. Mr. Morris acts as local agent for the following leading insurance companies: the Royal of Liverpool, Eng., North British and Mercantile Fire of London and Edinburgh, Insurance Co. of North America, Pennsylvania Fire Insurance Co., the Norwich Union Fire Insurance Co., Manchester Fire Insurance Co., Phoenix of London, Eng., Phoenix of Brooklyn, N. Y., and the Commercial Union. Mr. Morris likewise attends to every branch of the real estate business, buying, selling, leasing, and exchanging property, taking charge of the estates of non-residents, securing good tenants, and negotiating loans on bond and mortgage. He is agent for the Howard Park property, also the Mechanics' Building and Loan Association, and is a prominent member of the Commercial Club and Order of F. and A. M.

A. BERENSTEIN, Dealer in Clothing, Hats, Caps, Trunks, Valises, and Gents' Furnishing Goods, No. 32 East Main Street.—Among the noteworthy mercantile establishments that have come into existence within recent years in New Albany may be mentioned the popular and well stocked emporium of Mr. A. Berenstein, located at No. 32 East Main Street. This thriving business was founded in 1888 by the present proprietor, and from its inception has proved a very successful venture, a large and liberal patronage having been secured, which is steadily increasing in volume. The store, which is 20x75 feet in dimensions, is handsomely and tastefully fitted up and well arranged, while a courteous assistant is in permanent attendance. A large and first class assortment is always carried in stock, and includes men's, boys', and children's ready made suits in every style, shape, and pattern; clothing of all kinds; shirts, umbrellas, ties, jewelry, gloves, hats, and caps, and in short, every thing in the line of gents' furnishing goods, besides trunks, valises, etc., all of which are offered for sale at the most reasonable prices. Mr. Berenstein, who has resided in this city for the past four years, is a native of Germany, and is highly esteemed in social as well as mercantile circles for his many excellent traits of character.

ED. F. TRUNK, Druggist, No. 296 Vincennes Street.—There is in New Albany not a more prominent drug store than that of Mr. Ed. F. Trunk, which was established in June, 1886. The store is handsomely fitted up in the most attractive style with elegant nickel show cases and cherry fixtures, and everything the most modern, usually found in a first class pharmacy. The stock is large, and here may be found pure drugs and medicines, toilet articles and homeopathic remedies, chemicals, extracts, tinctures, perfumery, pharmaceutical compounds of his own make, cigars and tobacco, special attention being given to the accurate compounding of prescriptions. A large trade is carried on, and competent and efficient assistants are employed. The store is situated at No. 296 Vincennes Street, corner of Oak Street. It was built by Mr. Trunk, and is called Trunk's Block; and by close attention to the wants of the public and their demands Mr. Trunk has built up a business second to none in this line in the city. The store is 20x60 feet in dimensions, with a well equipped pharmacy in the rear, imparting to the place a very attractive and inviting appearance, and many of the leading physicians of New Albany have their prescriptions compounded here owing to the well known accuracy and vigilance of the proprietor. Mr. Trunk is a young man, a native of New Albany, and is a skillful and painstaking apothecary.

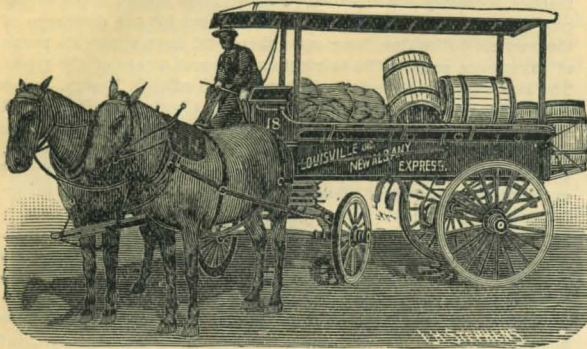
MOLEY THE TAILOR and Gents' Furnisher, No. 79 Pearl Street.—Mr. Moley is familiar with all the details of the trade acquired from an experience extending over a period of twenty-one years as a designer and cutter of men's wearing apparel with I. Malenthal. He embarked in business on his own account

in 1883, since when he has met with a phenomenal success, and made many friends, and secured a substantial patronage. His store displays a well selected choice stock of worsteds, woolens, suitings, trouserings, overcoatings, broadcloths, vestings, etc., of the latest pattern and most fashionable styles. He caters to the very best class of custom, and can always guarantee satisfaction. He is highly recommended, and enjoys the distinction of being the leading representative tailor in the city; and those who desire to be well and fashionably dressed at a small outlay of money, will find it to their advantage to consult Mr. Moley. He keeps on sale a wide range of mens' furnishings, including fine dress shirts, underwear, hosiery, gloves, splendid neck dressings of the newest styles, collars, cuffs, and all the novelties that belong to the business. He is from Ireland originally, and has been in this country since childhood. He was brought up in Madison this state, and has resided in New Albany upwards of a quarter of a century, and is very popular as a merchant tailor and useful citizen. Mr. Moley is a well known member of the Commercial Club.

M. D. CONDIFF, Insurance, Etc., No. 53 East Main Street.—The immense aggregate of capital as represented in the property of this busy section has proved a fruitful field for the operations of the leading insurance companies of both the United States and Europe. These corporations place their interests in the control of gentlemen of large experience and undoubted ability, and among such ranks Mr. M. D. Condiff, whose old and reliable Star Agency is located at No. 53 East Main Street, New Albany. This gentleman has now been engaged in the business here for the past twenty-five years, and is the authorized representative of some of the staunchest insurance companies in the country. He acts as local agent for the well known Aetna of Hartford, the Hartford of Hartford, the Franklin of Philadelphia, the Travellers' Life and Accident of Hartford, and the Lloyds Plate Glass Company of New York. By reason of his wide experience and connections Mr. Condiff is in a position to offer the rarest inducements to property owners and to the uninsured of all classes. The largest risks are promptly placed and distributed in a judicious manner, while the lowest rates of premium are invariably quoted, and a liberal and speedy adjustment of all losses is guaranteed. Mr. Condiff likewise fills the duties of notary public, and is prepared at all times to attest affidavits, draw up transfers and conveyances of property, formulate mercantile agreements, contracts, title deeds, wills, and kindred offices pertaining to the notarial profession. He is a native of Bedford, Ind., and has been a highly respected resident of New Albany for the past thirty-five years. Mr. Condiff is highly popular both socially and commercially, and is a thirty second degree Mason, and secretary to the various lodges with which he is identified.

M. FRONMILLER, Merchant Tailor, Etc., No. 98 Pearl Street.—This popular, well conducted establishment was founded in 1877 by Mr. M. Fronmiller, its present popular proprietor, who has since carried it on with marked ability and success, and built up a large, substantial custom, derived from all classes of the community. From his youth up Mr. Fronmiller has been connected with the tailoring trade, which he learned in his native land, Germany. For thirty years he has lived in New Albany, where he has followed his trade, and in 1877 ventured into business on his own account at his present location. Vigilant, prompt, and energetic in his business, his enterprise has been attended with uninterrupted success. He occupies a nice commodious store, admirably arranged and fitted up with a view to the advantageous prosecution of the business, and constant employment is furnished a force of eight skilled tailors and assistants. Mr. Fronmiller is recognized as one of the most expert cutters in the city, and those dealing with him may confidently depend upon the best of goods, perfect fit, and superior workmanship coupled with the most reasonable prices. A large line of ready made clothing (a specialty being made of pantaloons), as also gents' furnishing goods, is carried in the general stock, and an examination of these commodities readily reveals the fact that they have been purchased expressly to meet the wants of a critical and fastidious trade. Personally, Mr. Fronmiller is a popular and genial business man, well deserving of the substantial success his ably directed efforts have achieved. He is a prominent member of the I. O. O. F. and A. O. U. W.

LOUISVILLE AND NEW ALBANY FREIGHT TRANSFER; New Albany Office, No. 65 State Street; Louisville Office, No. 154 Third Street.—This business was originally founded in 1860 by Mr. Charles H. Hammersmith, and after some change the present gentlemen assumed control. The service is now made use of by all the leading merchants and manufacturers of the two cities, and the firm have a strictly first class equipment, including light spring wagons, built specially to convey packages and light



freight, and heavy drays and wagons for every description of heavy and bulky merchandise, machinery, safes, etc. Forty-two men are employed, and there are fifty-six horses owned by the firm. Both partners are good judges of horseflesh, and keep the best class of speedy stock, while their drivers are honest and experienced men, thus insuring to the public punctual deliveries in good order. The firm also carry money, jewelry, and valuables to and fro, and have achieved an enviable reputation for their service of having satisfactorily performed every contract. Their teams are constantly on the road—a familiar sight to the public, and one that indicates the large volume of local traffic. The firm's stables are situated on East Elm Street, between Thirteenth and Fifteenth Streets, and are commodious structures. Their New Albany office is centrally located at No. 65 State Street, and the one in Louisville at No. 154 Third Street. Mr. Hammersmith has been a resident of New Albany since boyhood, and though still a young man, is old experienced in this branch of business, and in which such a great success has been achieved because of his prompt, honorable, and liberal policy. Mr. Young is also one of New Albany's best known business men.

F. R. HARDY, Hardware, Queensware, Glassware, Tinware, Etc., Corner Vincennes Street and Culbertson Avenue.—This establishment was founded in September, 1890, by Mr. F. R. Hardy, who has conducted the business alone with continued success. Mr. Hardy is a native of Floyd County, Ind., and is well and favorably known in trade circles. The premises occupied for the business are spacious and commodious, centrally and conveniently located, and they contain a general assortment of builders' hardware, tools, cutlery, an extensive variety of house-furnishing goods, shelf hardware, tin, granite, and agate ware, lamp goods, glass, nails, mechanics' tools, etc. The stock has been very carefully selected, and purchased principally direct from the manufacturers. The experience of the proprietor enables him to buy very advantageously, and he is therefore prepared to offer inducements to his patrons, and everything in the line of house-furnishing goods of standard quality he is able to sell at moderate prices as can be obtained at any other house in the same line of trade in the city. Mr. Hardy was formerly employed with the Pennsylvania Railroad Company eight years. He is a member of several societies, and is well known as a prompt and reliable business man, honorable and trustworthy in all his dealings. He is prompt to fulfil representations in every detail, and by his well-directed efforts has established a trade of which he has just cause to be proud. Active and energetic, he is held in high estimation in both commercial and social circles.

F. W. TRIBBEY, Jr., Practical Carriage and Wagon Trimmer, No. 168 Pearl Street.—A practical and experienced carriage and wagon trimmer, recently established in this city, who has suddenly bounded into popular favor and confidence, is Mr. F. W. Tribbey, Jr., who is a man thoroughly enterprising and

progressive, learned this business with his father, having had seventeen years of experience in this line before embarking in the present enterprise for himself. The premises occupied are large and commodious, and contain all the necessary facilities and appliances for the successful operation of this branch of trade, while a competent assistant is permanently employed. Mr. Tribbey devotes his attention exclusively to carriage and wagon trimming, and all of his work, which is promptly done and neatly executed, is justly noted for its uniform excellence, fine finish, and durability. Popular prices prevail, and orders for all kinds of job work receive immediate attention in every instance. Mr. Tribbey, who is a member of the American Protestant Association, sustains a high reputation in his line of activity, and is the recipient of an influential local trade, his future success being assured.

NICHOLAS LEIST, Fine Watches and Jewelry, No. 3 East Market Street.—This concern was founded in 1876, and its history since that time has been an unbroken record of prosperity. The store is one of the most attractive on this great thoroughfare. It is perfect in all its appointments, and is elegantly fitted up with fine plate glass show windows and show cases, in which is displayed a very valuable stock which has no superior for quality and excellence. The assortment embraces the finest and best French, Swiss, English, and American watches and clocks, jewelry, diamonds, pearls, rubies, sapphires, turquoise, and other precious stones, bronzes, silver ware, and everything known to an establishment of this kind. Special attention is given to engraving, diamond setting, and repairing of fine watches. Two assistants are employed, and all work is performed under the supervision of the proprietor. Mr. Leist was born in Louisville, Kentucky, is a member of the Commercial Club and many German benevolent societies. He is a thoroughly practical business man, and is highly esteemed throughout the community.

HEIMBERGER & SON, Photographs, Corner Bank and Spring Streets.—This business was first established in Dayton, Ohio, in 1855, and subsequently was removed to this city, and in 1886 his son Adam was admitted into partnership. They occupy a handsome suite of rooms for the reception of patrons and the prosecution of their work. The building was put up specially for a gallery, show-room, and salesroom on first floor, and parlor and reception room upstairs. They make a leading specialty of scenery, copy old pictures, give attention to enlarging, do all kinds of photos, cabinets \$3 to \$5 per dozen. This is the leading gallery around the falls, and all work is performed with the utmost promptness, accuracy, and artistic skill and taste. Five assistants are employed, and the prices which prevail are especially fair and reasonable. Mr. Heimberger is a native of Germany, middle-aged, a member of the "Masonic Order," and the "A. O. U. W.," with an experience of thirty-six years as a photographer. His son is a native of this city, a young man, and is also a member of the "Masonic Order." He is also secretary of the "Commercial Club," and secretary of the "Fair Grounds." These gentlemen have made a name and deserve all the success they have achieved.

J. L. STACY, Drugs, Toilet Articles, Soaps, Perfumes, Brushes, Etc., Corner Eighth and Oak Streets.—This business was inaugurated in 1887 by Brashear & Crozier, who conducted it up to March, 1890, when they were succeeded by Mr. Stacy, who was just graduated from the Louisville College of Pharmacy at that date. The premises occupied are 20x40 feet in dimensions, handsomely and attractively arranged with every convenience for the transaction of business, a handsome soda-water fountain forming a portion of the equipment, and a skilled assistant is in constant attendance. Realizing the importance of compounding physicians' prescriptions and family recipes in a thoroughly accurate and careful manner, a separate department has been prepared, in which will be found all the latest improved devices for securing precision, and orders are filled at all hours. The stock embraces pure and fresh drugs, chemicals, and pharmaceutical preparations, all of which are up to the highest standard; also proprietary remedies of merit, toilet articles, soaps, perfumes, brushes, etc.—in short, everything usually found in a first class pharmacy. Mr. Stacy, who is a member of the Louisville College Alumni, holds a state license for dispensing liquors of all kinds, with drugs. He is a young man, a native of the city, and enjoys a large and increasing trade.

D. CERF, Wholesale Dealer in Fancy Wings, Ostrich Feathers, and Flowers, No. 114 Pearl Street.—In examining the various mercantile enterprises of New Albany which hold a representative position in her business world, we find that in its special line such pre-eminence is commanded by the establishment of Mr. D. Cerf, wholesale and retail dealer in millinery goods. Mr. Cerf founded his notable enterprise eighteen years ago, since which period he has been most successful in gaining the favor of the public, and building up a patronage of the most desirable character, which is broadly distributed throughout Kentucky and Indiana. The premises occupied comprise a spacious and commodious salesroom, with millinery parlors in rear, appointed throughout in the most attractive manner, and provided with every comfort for the reception of visitors, and every accommodation for the manipulation and display of goods. Mr. Cerf purchases his stock through the leading New York and Boston jobbers and importers, and makes bi-annual eastern trips to superintend its renewal. It embraces fancy wings, ostrich feathers, flowers, laces, pompons, passementerie, silks, etc., etc., and the latest Parisian and London fashions in these lines are at all times to be seen at his establishment. Trimmed and untrimmed hats, bonnets, and caps are also made a special feature of, wedding millinery and mourning goods being furnished to order. Employment is afforded a staff of four competent assistants, and all customers are waited upon promptly and courteously. Mr. Cerf is a native of Louisville, and has resided in New Albany since 1873, where he takes rank as the leading exponent of his particular line of industry.

GEO. KRAEMER, Provisions, Flour, Corn, Meal, Hay, Bran, Shipstuff, Oats, Salt, Etc., Corner State and Elm Streets.—An old fashioned and reliable wholesale and retail dealer in provisions, flour, mill-feed, etc., who enjoys a most enviable and widespread reputation throughout the trade, is George Kraemer, whose establishment is desirably located at the corner of State and Elm Streets. This business was founded fifteen years ago by the present proprietor, who has since conducted it with uninterrupted success and prosperity. The premises occupied comprise a three-story brick building, 20x95 feet in dimensions, well lighted and conveniently arranged for the purposes to which it is devoted, while the exigencies of the business call for the constant service of two assistants. The stock embraces high and low grades of all kinds of flour from Kentucky, Minnesota, and Indiana mills, including the best brands, provisions, corn meal, hay, bran, shipstuff, oats, salt, farmers' seeds of all kinds, etc., and all of the goods selected are especially noted for their excellent quality and reasonable price. The large and flourishing trade of this house is of both a wholesale and retail character, and a business of about forty thousand dollars is done annually. Mr. Kraemer, who is a native of Germany, has resided in this city for the past twenty-four years, and before embarking out in his present enterprise was engaged in the dry goods business. He now takes the lead among the principal merchants of his line in town, where he is known as a most responsible dealer.

GEO. W. MCCLINTICK, Wholesale Provisions, Groceries, Feed, Etc., Nos. 138 and 140 Pearl Street.—In these days, when the custom of adulterating articles of food is so commonly practised, it gives us pleasure to point out to our readers an establishment whose reputation for selling only the pure, bona fide article is unquestioned. One of these is the house of George W. McClintick. This business was originally established in 1858 by George W. McClintick, who was succeeded in 1860 by the McClintick Bros., who in 1887 were succeeded by B. S. McClintick, and then the present proprietor took possession. The building occupied and owned by Mr. McClintick is filled with an extensive stock of staple and fancy groceries of every description, in teas, coffees, spices, canned goods, table delicacies, preserves, flours, baking, and laundry supplies, etc., also fruits and vegetables in their season. While handling only the best of goods, the proprietor makes it a rule to sell at the lowest market prices. He handles all kinds of farming implements, agricultural tools, seeds, etc., and advances money on consignments on country produce, such as potatoes, cabbage, green groceries, feed of all kinds, etc. He is also agent for the McSherry grain drill. Mr. McClintick was born in Clark county, Indiana, and came to New Albany in 1852. He was at one time a carpenter. In 1887 he served as county commissioner. He is a gentleman of about sixty years of age, is a member of several benefit societies, and has been a member of the I. O. O. F. for twenty-two years. Only three men in New Albany have been in business longer than he.

THE NEW ALBANY CLOTHING COMPANY, Manufacturers of Jean Pants, No. 38 East Main Street.—The New Albany Clothing Company was duly organized and incorporated in 1891, with an authorized capital of \$50,000, of which \$25,000 has been paid up, and operations begun upon a scale of magnitude and basis of efficiency most highly creditable to the stockholders and officers. The latter gentlemen are as follows: Mr. George F. Penn, president; Mr. W. A. Hedden, vice-president; Mr. Walter C. Nune-macher, secretary and treasurer; and Mr. John Marga, superintendent. They bring to bear special qualifications for the discharge of the onerous duties devolving upon them, and have that wide range of experience so essential to meeting the exact wants of the trade. The Board of Directors include, besides the officers, Messrs. James G. Shields, George W. Grosheider, and Charles B. Brown, all well known and respected business men. In the factory they have introduced upwards of 100 sewing machines run by electric power, electric cutting machinery, etc., and enforce a thorough system of organization, upwards of 100 operatives being employed in the manufacture of Jean pants. These are goods of a very superior character, manufactured from the choicest jeans, cut after the most fashionable styles, and made and finished in a manner which render them the most attractive, handsome and durable. The attention of trade buyers is directed to the substantial inducements offered by this enterprising company, both as to price and quality. The sales have already been most encouraging, and the company's prospects are of the most favorable character. Mr. Geo. F. Penn, the president, is one of New Albany's most progressive business men. Under the able executive guidance of the officers the company is sure of success, and thus gives to New Albany another industry of the most valuable and important character.

FIRST NATIONAL BANK.—This institution entered upon its successful career in 1834 under the title of State Bank of Indiana, and this title was retained until passing of the National Bank Act, when in 1865 the bank was reorganized under that act and then adopted its present style of First National Bank. It has a capital of \$300,000, and in addition to this a snug surplus of \$60,000, besides undivided profits in hand amounting to over \$45,000. The deposits held by the bank amount to \$325,000. The officers of the institution are among the best known financial men in the state and country, and bring to bear in the management a wide range of experience and undoubted financial ability. It conducts a general banking business, buying and selling New York exchange and government bonds. The correspondents of the bank are the United States National Bank of New York, the First National Bank of Chicago, Ill., First National Bank, Cincinnati, O., and Kentucky National Bank, Louisville Ky., and Louisville City Note Bank. This institution is one whose success and able management have been so marked as to make it a credit to the city in which it is located.

PLUMER & CO., Plumbers, Gas and Steam Fitters, Etc., No. 42 East Main Street.—The oldest established plumbing, gas and steam fitting house in the city of New Albany is unquestionably that now conducted under the firm style of Plumer & Co., No. 42 East Main Street. It dates its existence back to 1852, when it was established by Messrs. W. W. and Wm. B. Plumer. After various changes in the personnel, the firm, as now constituted, consisting of Messrs. W. W. and E. B. Plumer, Jacob H. Walter, and John M. Hutchings, was organized, the original trading title of Plumer & Co. being retained throughout. Plumbing, gas and steam fitting comprise one of the branches of the business, while another is the manufacture of tin, copper, and sheet iron ware. A full line of stoves, grates, castings, plumbing materials, etc., is always kept on hand. Estimates are promptly furnished, and all work emanating from this establishment is guaranteed both as to quality and price. The premises occupied consist of a commodious three-story and basement brick building, with storage yard 60x60 feet in area, their equipment embracing every appliance and facility for the prosecution of the business, constant employment being afforded a force of five skilled hands. The head of this time-honored house was born in Pittsburgh sixty-three years ago, his son, also Messrs. Walter and Hutchings being natives of New Albany. Mr. Plumer Jr., and Mr. Walter are prominent members of the I. O. O. F., Mr. Hutchings being similarly affiliated with the Masonic fraternity. To sum up this brief sketch it may be confidently stated that in every branch of their business this firm is prepared to compete with any contemporary establishment in this section of the country.

J. R. NUNEMACHER CO., Steam Printers, No. 38 East Main Street.—In but few branches of mercantile activity have more marked improvements and artistic development been attained in recent years than in the art of printing, which may be said to have well nigh reached perfection. One of the leading exponents of this interesting avocation in New Albany, and one which deserves to be a leader therein, is the well known J. R. Nunemacher Co. This time honored establishment dates its existence back to 1847, when it was founded by the late Mr. John R. Nunemacher. The latter gentleman died in 1882, and the business has since been continued under the existing trading title, Mr. Walter C. Nunemacher, the son of the founder, acting as manager. The machinery plant, operated by adequate steam power, embraces all the latest devices and appliances known to the printer's art, while from twelve to fourteen skilled and experienced operatives are furnished with constant employment, and the work turned out will bear favorable comparison in point of general excellence with that of any contemporary establishment in this section. The output comprehends any and every description of printed matter, from a visiting card to an encyclopædia, the general business likewise including book-binding, etc. Mr. Walter C. Nunemacher, who is a thoroughly practical printer of twenty years' experience, is likewise one of New Albany's best known citizens. He was one of the prime movers and originators of New Albany's well known Commercial Club, of which organization he is the present president, and he also fills the responsible position of secretary and treasurer of the New Albany Clothing Company, and has always identified himself with all measures having for their object the advancement of the community at large.

MERKER & GIVIN, Undertakers, Corner Upper Third and Market Streets.—These gentlemen conduct one of the oldest, most popular, and reliable undertaking establishments in New Albany, and number among their customers many of the best families in the city. They own the building they occupy for office and warerooms, 60x160 feet in dimensions, and have three employees, the proprietors themselves taking the entire superintendency of funeral ceremonies and all the details relating to the last rites of burial. They approach the work with propriety and sympathy, and do much by their tenderness and skill toward assuaging the grief of relatives and the pain of friends. They have constantly on hand a full and complete stock of everything required on such occasions, coffins, caskets, and metallic burial cases of all qualities and styles, and all necessary articles pertaining to funerals. Mr. Givin runs a livery and boarding stable also, which was established by his father in 1853, and in 1861 he took charge of it. He also owns two large farms in this state, and both are gentlemen of wealth. They are both graduates of the College of Embalming, and can always be relied on for faithfulness and promptitude. They are middle aged, and members of the Masonic Order and of the I. O. O. F. Mr. Merker is chief of the fire department, and both are esteemed very highly for their pleasant manners and strict integrity.

SCRIBNER & COMPTON, Books, Etc., No. 16 East Main Street.—This business has been established some years, and came under the control of Messrs. Scribner & Compton in January of the present year. The building utilized for carrying stock and attending to the demands of the trade is of brick, two stories with basement, and has dimensions of 20x110 feet. It is complete in its appointments, and about the salesroom there is always a scene of busy activity. The stock of goods embraces a wide range of books in various bindings, upon all subjects—history, travel, theology, poetry, etc.; also school books, plain and fancy stationery, maps, globes, cards, blank books, office supplies, school supplies, music books, albums, etc. A special feature of the stock is wall papers, which are exhibited in all the new beautiful flower and figure patterns in brilliant coloring, and combinations of gold and tints; also friezes, dados, handsome centre pieces, and everything for interior decorative purposes that belongs to the business. The firm can always offer the best inducements to the trade and have now one of the finest and best assortments of new goods in their line to be seen in the city, while the prices may be found in every instance governed by moderation. Particular attention is paid to paper hanging and interior decorating, and in this branch of the business Messrs. Scribner and Compton display most excellent good taste and judgment, and harmoniously blend colors and shades so as to produce the most

pleasing effects, and introduce many handsome designs. Besides the patrons left them by their predecessor, they are rapidly adding many new ones, and the outlook for the future is indeed very bright and cheering, and the prospects wear a very encouraging aspect. Messrs. Scribner and Compton take an active interest in promoting every movement tending to the advance and conservation of the material welfare of New Albany.

CHAS. HASSENMILLER, Dry Goods and Notions, No. 75 Pearl Street.—This gentleman embarked in business in Louisville in 1887, and two years after removed to this city, and has since occupied the premises in which he is now located. The store has an area of about 20x40 feet, and is well arranged and adapted to business purposes, and contains a choice, carefully selected stock of goods, embracing dress fabrics, woollens, silks, domestics, and ribbons, laces, hosiery, gloves, ladies' and gentlemen's furnishings, domestics, shawls, linens, and staple and fancy dry goods of every description. Business is active and brisk, and as Mr. Hassenmiller always has made it his aim to supply only the very best quality of goods at the lowest prices, his patronage steadily grows and increases each succeeding year. He makes all his purchases direct from the leading importers and manufacturers, and upon the counters of his store may always be found something new, beautiful, and useful in the line of dry goods. He offers bargains daily, and is unremitting in his attentions to please all favoring him with patronage. He was born in this city, is widely and popularly known, belongs to the Royal Arcanum, and as a business man and citizen sustains a high reputation. The outlook for the future is cheering, and he well deserves the success he has won and enjoys.

OTTO HOFFMANN, Wholesale and Retail Dealer in Coal, No. 420 Market Street.—In the front rank of those actively engaged in this trade is Mr. Otto Hoffman, whose extensive coal premises and elevator are located on the bluff at the foot of Fifteenth Street. The ground utilized for the purposes of the business cover six acres, and the elevator, which is a substantial structure is equipped with every convenience for handling coal with economy. A railway extends from the river up the bluff, and connects with the main lines of railroad. Steam power is employed, and in the course of a year Mr. Hoffman disposes of upwards of a million bushels of Pittsburgh, Pennsylvania, anthracite, and other coal. The coal is brought from Pittsburgh direct to his float and elevator by barges, and from the anthracite regions in Pennsylvania by rail direct to the yards. He is one of the leading coal dealers in New Albany, and one of the most prosperous of the well known, active, enterprising, liberal, public spirited business men. He employs twenty-five hands, a number of teams, and his office is provided with telephone communications with all parts of the city and environs. Mr. Hoffmann is a native of Germany. He has been in New Albany since 1860, and besides the extensive coal trade in which he is engaged, owns and conducts a large grocery house on Market Street. He is a prominent member of a number of German societies, and enjoys the unbounded confidence of all who know him.

LA FAYETTE FREDERICK & SON, Real Estate and Collection Agents, No. 23 East Main Street.—In this growing city operations in realty are quite brisk, and among those prominently identified with the business it is safe to say that none are more thoroughly qualified to conduct transactions in this direction than Mr. LaFayette Frederick, who has been engaged in this special line over a quarter of a century. About a year ago he took his son, Mr. M. L. Frederick, in partnership, and has since been doing business under the present name and style. They buy, sell, and exchange houses and lands and city and suburban property, lease and rent dwellings, buildings, factories, farms, take charge of estates, secure good reliable tenants, pay taxes for non-resident property owners, negotiate loans on bond and mortgage, appraise property, collect rentals, and give their personal attention to every branch of the real estate business, and also to the collection of outstanding accounts. Mr. Frederick is a native of this state, and was born in Floyd County. He has made his home in New Albany many years, and is among the most progressive, enterprising business men and citizens of this city. He is a member of the Masonic Order, the Odd Fellows, and Knights of Pythias, and sustains a high reputation. His son and copartner, Mr. M. L. Frederick, is well versed in all the details of the real estate business, and is very popular with all having dealings with the firm.

M. ZIER & CO., Sheet Iron Works, Nos. 191, 193, and 195 Pearl Street.—In the production of plate and sheet iron work of all kinds in New Albany, the most reliable and successful firm is that of Messrs. M. Zier & Co., manufacturers of chimneys, breeching, water and oil tanks. Thirty-five years ago Mr. M. Zier, the father of the present senior member of this firm, commenced business in conjunction with Mr. Stuck, the firm being known as M. Zier & Co. It afterwards became a stock company. In September, 1890, Mr. M. Zier, Jr., started this enterprise, and on March 1st, 1891, admitted into partnership his brother, Dr. E. B. Zier. Mr. Zier is a thoroughly practical and experienced plate and sheet iron worker fully conversant with every detail and feature of this important industry, and the requirements of the most exacting patrons. His works are spacious and are fully equipped with modern tools, machinery, and appliances, operated by steam power. Here a strong force of skilled workmen is employed, and the trade of the firm, which is steadily increasing, extends throughout all sections of Kentucky and the adjacent states. Only the best materials are utilized, and the chimneys, oil and water tanks, breeching, etc., produced are unrivalled for strength, reliability and workmanship. Mr. Zier promptly furnishes estimates for all descriptions of plate and sheet iron work, and quotes extremely low prices in all cases. Orders are carefully filled and entire satisfaction guaranteed. Mr. Zier is an honorable and enterprising manufacturer, whose future prospects in this valuable industry are of the most favorable character.

E. S. CROSIER, M.D., Druggist and Chemist, Corner Eleventh and Oak Streets.—A prominent house in the prescription and general druggist's trade is that of Dr. E. S. Crosier. The store is a handsome and well appointed one, and contains a most complete, well selected, and valuable stock of fine drugs, patent medicines, chemicals, remedies of all sorts, surgical appliances, etc., and a splendid assortment of fine fancy and staple toilet articles, soaps, perfumery, and also of the best brands of extracts, etc. He handles only the best class of drugs, and manufactures many of his own remedies. Though only established a few years, for quality of goods as well as the courteous attention invariably accorded to all customers, he has secured a justly merited patronage. Mr. Crosier is a graduate of the Medical University of Michigan of 1861, and came to New Albany in 1862, where he practised medicine until 1869, when he was elected professor of Chemistry and Microscopy in the Louisville Medical College. In 1870 he was made special deputy Surveyor of Customs, which position he held till 1887, when he opened his drug store at his present location. He was surgeon in charge of Hospital No. 6, New Albany, during the war. Mr. Crosier is a pleasing, thorough business man of middle age, and a native of Harrison County, Indiana. He is chairman of the Public Library Committee, a member of the State Pharmacy Association and the American Association for the Advancement of Science, corresponding member of the Société Belge de Microscopie and one of the Board of Examining Surgeons of Pensions for the New Albany District.

A. HUNCILMAN & SON, Real Estate Agents, No. 38 Spring Street.—This house was established some fifteen years ago by Mr. Andros Huncilman, his son, Mr. Jim J. Huncilman, being admitted to an interest during the past year, when the present firm style was adopted. Messrs. Huncilman make a prominent specialty of handling choice suburban realty, and at all times have on their books for sale or exchange desirable residential and manufacturing sites, dwelling houses, etc., in various sections, especially in such growing suburbs as the Highlands and North Park divisions. They have done a great deal toward the permanent building up and improvement of these neighborhoods, and are well known not only in New Albany, but throughout Kentucky and Ohio. They give their most careful attention to the filling of all orders, both as regards the purchase or sale of improved and unimproved real estate, and have carried many important transactions to a successful issue. Their connections are of the most superior character, and they number among their permanent customers many of the leading capitalists of this section of the country. Mr. A. Huncilman is president of the North Park Realty Co. (for which concern the firm act as agents), and is also a prominent member of the Commercial Club. The firm likewise combine with their real estate interests the conduct of every description of civil engineering and surveying. Enterprising, progressive, and energetic Messrs. Huncilman & Son

have ever given a hearty support to all measures calculated to advance the permanent welfare of this community.

I. F. FORCE, Manufacturer of Hickory Handles; Office and Works, Ohio River, Tenth to Eleventh Streets.—A branch of industry of a very useful and important character in New Albany is that of Mr. I. F. Force. This business was established in 1872 by Mr. Force, who at present resides in Rochester, N. Y. The manager, Mr. F. W. Peters, has had great experience, and possesses an intimate knowledge of every detail of this industry. The works and grounds have an area of five acres. Here fifty skilled hands are employed, who turn out 2800 axe, sledge, and pick handles, and 2,500 smaller handles daily. These handles are made of the choicest hickory, and have no superiors in this country for strength, finish and general excellence. They are general favorites with the trade, owing to their great salability and superiority, and the trade of the house extends throughout the United States, Canada, Mexico, South America, and Australia. Mr. Force has likewise saw mills in Bedford, Ind., Milltown, Ind., Vally, Ky., Pleasure Ridge Park, Ind., Stithton, Ky., Henderson, Ky., Preston, Ky., and stave mills at Detroit, Mich.; also truss, cooperage factory and lumber yards at Rochester, N. Y. During the civil war Mr. Force entered the Union Army, and eventually retired from the service as major. He was present at several great battles, where he displayed the utmost devotion to the cause of the Union. Mr. Peters has been manager for the last five years, and is widely known for his energy and just methods. A large stock of hickory handles of all kinds is always kept on hand, and all goods are fully warranted.

C. HAS. A. KREMER & SON, Dealers in Musical Instruments of Every Description, Corner Pearl and Main Streets.—This business has been in successful operation since 1869, and was established by Mr. Chas. A. Kremer, who conducted it with skill and ability, and achieved a well merited success. In 1890 his son, Chas. W. Kremer, was given an interest, since when the business has been continued under the present name and style. In the salesroom a fine display is made of a choice stock of goods embracing pianos and organs of all the most eminent manufacturers, and musical instruments of every kind; music books, albums, sheet music, including all the popular songs, dances, etc., and books of every description in various bindings; plain, fancy, and office stationery, fancy articles, pictures, frames, cards, photos, and fine art goods generally; also a wonderful array of toys, games, etc. A specialty is made of periodicals, "libraries," newspapers and magazines. Sporting goods and base ball and tennis supplies is another specialty, and also sportsmen's goods, ammunition, guns, etc. Mr. Kremer, the head and founder of the now flourishing business, has been in this country since 1855, and in New Albany upwards of a quarter of a century. He is a German by birth and has always maintained during his business career a high reputation, and enjoys the esteem and consideration of this community. His son and copartner, Mr. Chas. W. Kremer, was born here. He is an active, thorough-going young business man, a splendid musician, and very popular in business and social circles.

J. OHN SHRADER, Sr., Wholesale Manufacturer and Dealer in Furniture, Etc., Nos. 11 and 13 West Main Street.—This gentleman has had forty-five years' practical experience in this trade, and since he opened this establishment in 1846 he has shown his eminent fitness to conduct the affairs of a large undertaking with profit to himself and the most complete satisfaction to the trading public. The product and general stock of this huge house embraces all kinds of chamber, dining-room, parlor, and kitchen furniture, carpets, oil cloths, window shades and upholstery, an extensive annual trade being transacted, which is broadly distributed throughout Indiana, Kentucky, Tennessee, Alabama and Mississippi. Mr. Shrader likewise conducts an extensive livery and undertaking establishment at No. 16 and 18 East State Street, which is ably superintended by his son, Mr. George B. Shrader, the equipment embracing two bearses, twenty horses, and a number of first-class vehicles. He takes rank among New Albany's leading business men, and has ever forwarded any enterprise which had for its object the development of the progress of the public welfare. Mr. Shrader is of German nationality, and has been a respected resident of New Albany since 1837, serving as member of the city council 1867-69 and 1882-86.

City of Jeffersonville.



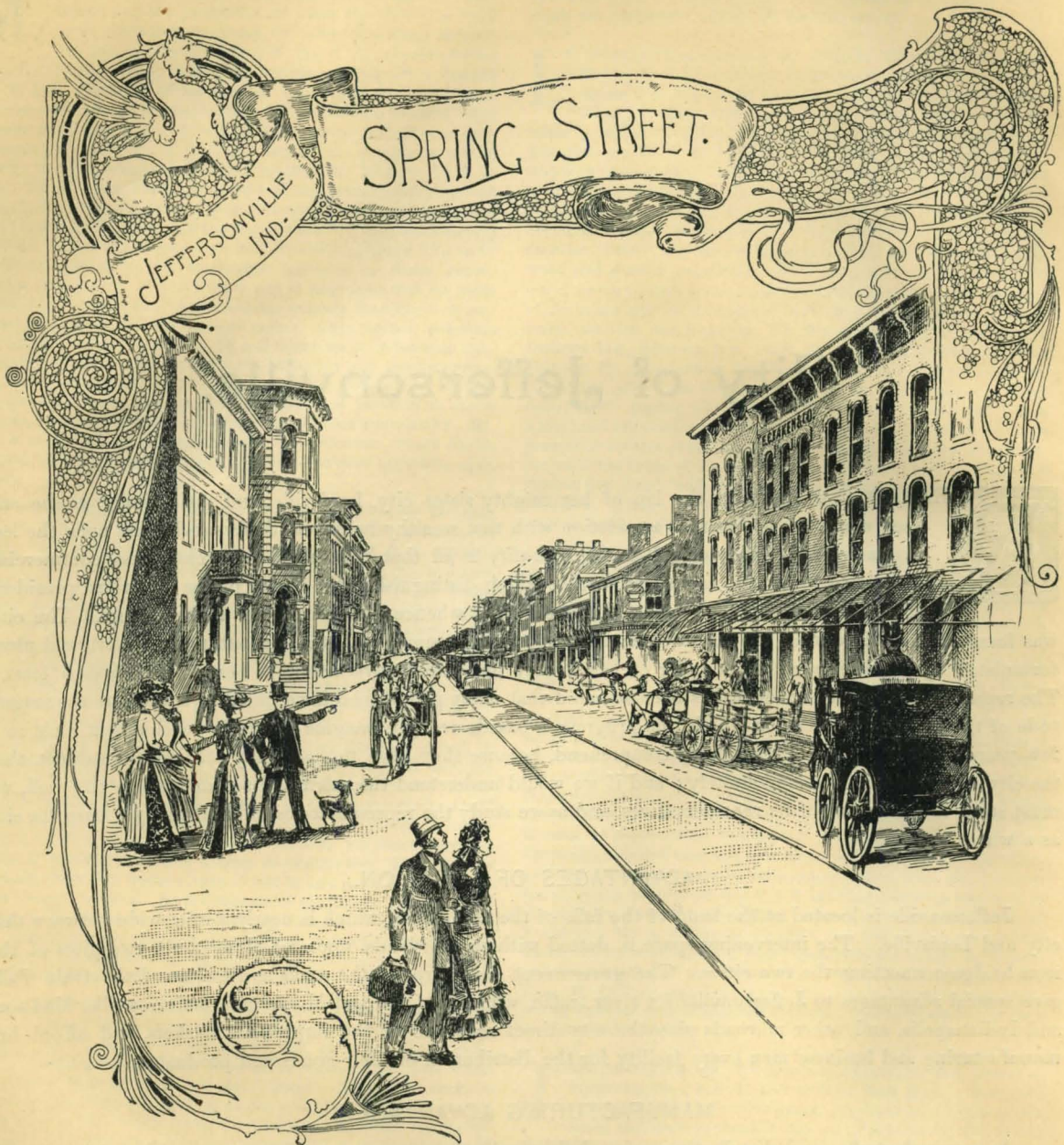
REARED, so to speak, in the lap of her mighty sister city, Louisville, and maintaining, as she still does, many ties of business association with that wealthy bailiwick, Jeffersonville has none the less within recent years assumed an *individuality* in all that pertains to progressiveness, commercial, social, and industrial, as marked as that which distinguished the career of the able third president of the United States, Thomas Jefferson, from whence she derived her nomenclature. The city was founded in 1802, during the presidential term of that statesman, and was laid out upon the original plans formulated by the celebrated propounder of the theory that "that government is best which governs least." The recent industrial advancement has been so rapid that many people who have failed to appreciate the magnitude of the natural resources on which this progress is based, wrongly imagine that this development must in a few years reach its limit. They cannot comprehend, because they have not carefully studied the subject, that the city's growth can go on indefinitely; and if we would understand the spirit and sentiment of a city well, we must study the character of its representatives, and as we study the representatives individually, we learn the city as a whole.

ADVANTAGES OF LOCATION.

Jeffersonville is located at the head of the falls of the Ohio river, which is nearly a mile wide between that city and Louisville. The intervening space is dotted with small islands, upon which are built two piers of the iron bridge connecting the two cities. The government canal around the rocks and eddies of the Ohio Falls give special advantages to Jeffersonville for river traffic, while the Ohio and Mississippi, Jeffersonville, Madison, and Indianapolis, and other railroads give the city direct access to all the important markets, and afford her manufacturing and business men every facility for the distribution of their goods and products.

MANUFACTURING ADVANTAGES.

As a manufacturing and distributing point, Jeffersonville has many great advantages, and her claims in this respect should not be lost sight of by those who are about to engage in business of any kind. Fully alive to the fact that permanence of prosperity of any community lies in the possession of a diversity of manufacturing enterprises, the people of Jeffersonville have fostered and encouraged without stint the location here of industrial establishments, into the management and direction of which great energy and skill have been imported. First of all are her excellent rail and river transportation facilities, which bring to the doors of the manufacturing raw materials, and carry at a small cost manufactured goods to all parts of the country. Secondly, Jeffersonville is a natural site for iron industries of any kind; and these, it is well known, bring in their train other varied industries, for wherever iron is worked to any considerable degree, there a permanency and success is assured lesser plants of a different nature. Iron is mined extensively in this immediate vicinity, and the iron ore of this section is of a very superior quality, and has a high reputation the world over. The fuel supply is



good, cheap and one might say superabundant, the output of coal mines near at hand vieing with the Pittsburgh product, and keeping the price of both kinds of fuel at a figure uniformly reasonable. Taxes, too, are low, and to those contemplating the removal of their plants or the inception of new enterprises, the city of Jeffersonville holds out the friendly hand of welcome. And we would add, the industrial plants now in full operation and development in Jeffersonville are all successful and bringing in the best possible results for the capital invested. Some of these institutions are of a very extensive character, and of a reputation national. We mention in particular the establishments devoted to the building of steamboats, many of the most famous vessels that navigate western waters having been constructed at the yards in Jeffersonville; works at which are produced railway cars, engines, and machinery; a most important factory for hollow-ware; shops devoted to the production of saddle trees, and iron and wood-working establishments of varied character and complete equipment. These important enterprises afford employment to a large number of operatives, and their success is, in many cases, the result of years of activity and represents development from comparatively modest beginnings.

TRADE AND COMMERCE (JOBGING AND RETAIL).

The mercantile interests of Jeffersonville are as equally important as her manufacturing interests, and the city is nowise behind the age in all that goes to make a pushing, energetic, prosperous business community. Every department of trade is granted a thriving existence in the city, the more the merrier, perhaps, as Jeffersonville's trade operations are steadily widening and expanding, and new territory is being invaded every day. Her merchants and business men are fully imbued with the spirit of the principle "live and let live," and though competition in trade is just as sharp and active here as elsewhere, still every encouragement and assistance, if necessary, are extended to newcomers. The majority of stores lining the business streets are conducted on a system in full accordance with the American idea of progress and development, and the proprietors realizing quick profits on the capital invested, generally keep their stores stocked up to a high standard with goods ranging from the finest to the cheapest in quality and price. The jobbing trade of the city is flourishing to a degree gratifying in the extreme, which is saying a good deal, when the fact is considered that Jeffersonville is situated in close vicinity to larger communities fully as active, sharp, and enterprising as herself.

BANKING.

Jeffersonville's banking business is perhaps the strongest support of the mercantile and manufacturing interests of the city; and working in alliance with these interests in all their legitimate phases, each appreciably influences and partakes of the tone and methods of the other. Hence the two national banks of the city, like her business enterprises, are noted for their sound, energetic, yet conservative management, command the entire confidence of business men and capitalists, and hold high rank among the financial institutions of the country.

EDUCATIONAL AND RELIGIOUS INSTITUTIONS.

The progress of education in Jeffersonville forms a very interesting chapter in her history. The present school system is one of which the citizens feel justly proud, even from the fact that it has been deemed worthy of emulation by cities of much larger population and older existence in the commonwealth. The school board has never been wanting in men of enlarged views and devoted to the cause of public instruction, and in general the citizens have heartily co-operated with them in all just measures calculated to advance and perfect the public school system. Besides the graded public schools, the city has a well-directed high school and a well-stocked public library, while churches of all denominations, housed in substantial and handsome structures, afford the means for religious observance and instruction.

RESIDENTIAL ATTRACTIONS.

Jeffersonville will compare most favorably with any city in the Ohio Valley in point of residential attractions. The early pioneers of the settlement, when they laid out its boundaries, must have had in view the primary object of making Jeffersonville a charming residence place, which laudable ambition was greatly assisted by her natural situation. Her site is elevated, and commands a comprehensive view of the river, the falls, and the city of Louisville. The business and residential streets are all wide, well paved, and lined on either side with umbrageous trees, and in that season of the year when Nature assumes her choicest garb, Jeffersonville, then at her best, is truly a beautiful place—her beauty being enhanced to a considerable degree by the many fine houses of her leading citizens and of a great many prominent business men of Louisville, who elect to make it their place of residence. The location of Jeffersonville is also very healthy, and her sanitary condition is one of the proudest boasts of her inhabitants, and would well serve as a matter of emulation by the larger communities surrounding her. Among the public buildings may be cited the Indiana State Prison for the southern section of the state, a handsome City Hall, government supply depot and post-office, public school-houses and other structures. A complete system of water-works is also provided, furnishing pure water in abundance, while the social needs are met by numerous societies, public halls for amusements, and all the conveniences of a prosperous and progressive community.

CONCLUSION.

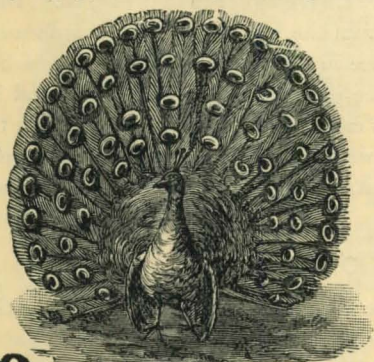
To briefly summarize the advantages stated relating to Jeffersonville, we conclude by asseverting that Jeffersonville is a lively, busy place, with an assured future before her, which, in a commercial sense, will carry her to the highest pinnacle of commercial greatness; we know of no other city of its size in the commonwealth

that offers so promising and advantageous a field for manufacturers to invest, and we believe that we are not prophesying falsely when we predict for the city a growing and prosperous development in the near future.

* * * * *

Who can tell at what period she shall reach her zenith? Some idea may be formed of the progressive tendency of her business men by a perusal of the succeeding pages epitomizing Jeffersonville's trading merchants and manufacturers and their varied interests.

M. V. McCANN, Wholesale and Retail Dealer in Pittsburgh and Other Coal; Office, Market Street near Spring; Yard, Front and Wall Streets.—The base of supplies of a populous and busy region, Jeffersonville is necessarily a great coal market, the transactions involving a vast capital and the employment of a large number of men. In the front rank of the trade is Mr. M. V. McCann, who has been established since 1875, and occupies a neatly fitted up offices at Market and Spring Streets, and a spacious coal yard at Front and Wall Streets, in close proximity to the river and the leading lines of railroad, with which it is connected by side tracks. Mr. McCann controls an extensive wholesale and retail trade, and makes shipments throughout all parts of southern and central Indiana. He is the leading and largest dealer in coal in this section of the state, and handles the best brands from all the coal regions in the neighborhood of Pittsburgh, and anthracite coal from the most noted mines in Pennsylvania. Supplies come in regularly by railroad and river, and business is always active, brisk, and flourishing. About the yard thirty workmen are employed, and twelve teams, owned by Mr. McCann, make deliveries to any part of the city and environs. Orders are filled by the ton, carload or barge load, and contracts are made for any quantity that may be required, at the very lowest market quotations. Families and manufacturers are supplied promptly, and orders by mail, telephone, or otherwise



PEACOCK COAL.

receive immediate attention. Mr. McCann handles over a million of bushels of coal annually, and each succeeding year his trade is growing and becoming more widely extended. He is one of the oldest among the substantial representative citizens of Jeffersonville, is liberal and public-spirited, and stands high in financial and commercial circles. He has lived in Jeffersonville since 1875, having previously resided at Charleston, Ind., and was auditor of the county for eight years. His establishment has become one of the most prominent headquarters for general trade on the Ohio river. Mr. McCann was born in Baltimore, Md., and throughout his long successful business career in this city has always enjoyed the esteem and confidence of the community. The city council has just conceded permission to Mr. McCann, after his petitioning that body, to erect an elevator to raise coal from floats in the river into his yard.

M. A. PATTERSON, Real Estate Agent, No. 28 Spring Street.—Of the many solid citizens engaged in the handling of realty here in Jeffersonville, there is not one who stands higher in public esteem, as few enjoy a more substantial share of recognition, than Mr. M. A. Patterson, whose handsome and

well appointed office is located at No. 28 Spring Street. He has been established in the line indicated for the past seven years, and by close application and strict integrity has acquired a prosperous and influential business connection, numbering in his clientele some of the wealthiest property owners and shrewdest investors in the community. Mr. Patterson, who is a gentleman of middle age and a native of this city, is a man of energy and sagacity, as well as of entire probity of character, and is thoroughly conversant with every feature and detail pertaining to the purchase, sale, transfer, and management of real estate. He conducts a general line of business in this line, buying, selling, and exchanging on commission all classes of city and country property, and gives personal attention also to the collection of rents and care of estates. Appraisements are made for intending purchasers, Mr. Patterson being accounted one of the very best judges of the present and prospective values of realty in or around Jeffersonville, and investments are desirably placed likewise, while loans are negotiated on bond and mortgage. Mr. Patterson has control of a large tract of land, containing two hundred acres, and situated between Jeffersonville and New Albany, and at the junction of the P. C. C. & St. L. R. R., which connect Louisville, New Albany, and Jeffersonville. The land extends to the corporation line of Jeffersonville at Spring Street. This property is being platted out in town lots by Mr. Patterson, and will be a most pleasant and desirable district for suburban residences. From Louisville, New Albany, or Jeffersonville it can be reached for the small fare of five cents. The quarters occupied as offices on the second floor of the address above noted are tastefully furnished and ample, and two efficient clerks are employed, Mr. Patterson exercising immediate supervision over every detail; and all persons having business relations with this gentleman are assured of finding the same of an entirely satisfactory character.

JOHAN KIRCHGESSNER, Proprietor of City Brewery, Corner Maple and French Streets.—The brewing of beer is an important industry in Jeffersonville. It is conducted on an extensive scale, and represented by none so well as Mr. John Kirchgessner, proprietor of the City Brewery, located at the corner of Maple and French Streets. The brewery is the oldest in this section, and has been in successful operation many years. In 1881 it came into the possession of Mr. Kirchgessner, who at once made many improvements about the premises, increased the production, and is now brewing a high quality of cream beer, and has built up a splendid flourishing custom. The lot owned and occupied by Mr. Kirchgessner is very spacious; the brewery building, malt house, saloon and dwelling covering an area of 150x212 feet; there is also a stable, and every facility and convenience is provided for conducting business operations on a large scale. The beer brewed by Mr. Kirchgessner is of a superior quality, pure, wholesome, and refreshing, and is always in active demand. The capacity of the brewery is 10,000 barrels annually, and a stock of from 300 to 500 barrels is always kept in the vaults. Besides supplying a demand from hotels and saloons a fine family trade has been secured, and a large business is done in all the surrounding towns. Mr. Kirchgessner is a German by birth, a practical brewer, and a thorough business man. He came to this country in 1868, and during the time he has been located in Jeffersonville has enjoyed success, made many friends, and become quite popular. He belongs to a number of German societies, and is one among the best known of the German-American citizens in this community. Mr. Kirchgessner intends to remodel and rebuild his present brewery for the purpose of brewing and supplying this vicinity and Louisville with lager beer, and it is safe to say that he will be just as successful in his new business venture as in his old one. He has the support and co-operation of some of the best citizens, and his former connection with the Phoenix Brewery well secures him a good and substantial trade in the city of Louisville.

GEORGE HOLZBOG & SON, Manufacturers of Fine Wagons and Buggies, Nos. 68 and 70 East Chestnut Street.—The premises utilized in the transaction of this enterprise cover a half a square of ground, and the buildings, which form a cluster are divided into departments comprising office, repository, wood working, painting, finishing, smith, and repairing shops, all of which are under capable supervision and the immediate direction of the firm. Carefully selected workmen, from thirty to forty in number, are employed, and the latest and best improved tools and appliances are provided for executing work in a superior manner, and those patronizing the firm have the satisfaction of knowing that every piece of work turned out is of the highest degree of excellence. Extraordinary care is exercised in the selection of all materials used, and no pains are spared to make the vehicles manufactured strong, substantial, and durable. The Messrs. Holzbog make a specialty of buggies and light carriages and wagons, and also heavy wagons, and many of the fine vehicles to be seen in the city and throughout this section and other parts of the country are from their establishment. Farmers', grocery, and all kinds of wagons are made to order, and many orders and contracts have been filled from the United States Government, which is at once an evidence of the superiority of the



vehicles turned out by the firm, who are now filling a contract for two hundred wagons for use in the army. A full stock of carriages and wagons is kept on sale in the repository, and as there is always a growing demand for just such first class work as the Messrs. Holzbog turn out, business is active and brisk. Mr. Geo. J. Holzbog, the founder of this now flourishing establishment, is from Germany originally. He is, although nearly four-score years of age, still active, thorough-going, and enterprising, and during his long residence in Jeffersonville (a period of upwards of forty years), has always enjoyed the esteem and confidence of the community. He belongs to the Odd Fellows, and has a wide circle of friends and acquaintances. His son and copartner, Mr. Geo. H. Holzbog, is a young man, a native of this city, a practical carriage and wagon builder, and is very prominent. He is a director of the Commercial Club, and enjoys a high reputation. Besides building carriages and wagons for this city, Louisville, etc., and army wagons for the government, the Messrs. Holzbog fills many orders from all parts of Indiana, Illinois, Kentucky, and Ohio.

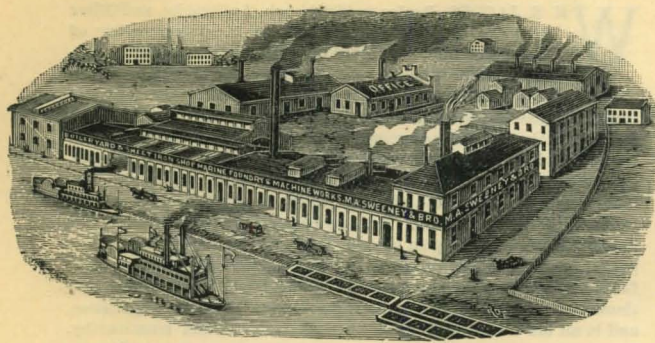
GEORGE J. LIEBEL, The Jeweller, No. 48 Spring Street.—Although a comparatively young man, established only a few years, George J. Liebel, "The Jeweler," of No. 48 Spring Street, has already acquired a patronage vouchsafed to none in his line in this section of the city. His place is, in fact, the leading and best appointed establishment of the kind in Jeffersonville, and his trade, already large, affords evidence of constant increase. The secret of Mr. Liebel's popularity and prosperity is not far to seek, however. Handling a very superior class of goods, prompt and reliable in executing work, and withal exceptionally moderate in his prices, he has been enabled, by untiring energy and honorable dealing, to attain the success that has attended his well directed efforts. The store, which is desirably situated, is spacious, handsomely fitted up, and lighted by electricity, the display being unusually attractive, and several efficient assistants are employed. A large and first class assortment is always kept in stock, and includes fine gold and silver watches of best makes; superb diamonds, rubies, sapphires, emeralds, pearls, and kindred gems; exquisite novelties in ear-rings and pendants, breast pins, bracelets, chains, charms, necklaces, finger rings, scarf pins, and elegant jewelry in great variety; also Swiss, French, and American clocks, beautiful silver and plated

ware, art novelties, opera glasses, monocles, spectacles, etc.; while repairing of all kinds is done in the most skillful manner at short notice. Every article sold in this popular and reliable establishment is fully warranted, while all work executed is guaranteed to render satisfaction, and patrons are assured of getting excellent value, courteous attention, and honorable treatment here. Mr. Liebel is a gentleman in the prime of life and a native of this city, well and favorably known. He is an expert jeweller himself of thorough experience in the exercise of his art, and the unequivocal success that has attended his efforts since starting in business on his own account in 1888 amply attests the wisdom that inspired the venture.

WM S. JACOBS, Dealer in Pittsburgh, Anthracite, and Other Coal, No. 46 Spring Street.—There is no commodity of commerce that is of more importance to the general public, whether it be the manufacturer, the merchant, or the householder, as that of coal; and it is therefore fitting that any one generally alive to the industrial and commercial enterprises of Jeffersonville that the fullest recognition should be made of the coal traffic. This trade is ably represented here by Mr. W. S. Jacobs, who deals both wholesale and retail in Pittsburgh, anthracite, and other coal, and he has his office at No. 46 Spring Street, next door to the First National Bank. Mr. Jacobs has been established in this line of business for the past sixteen years, and his career during this period has been one of progress and success, and one of entire satisfaction to all who have had business dealings with him. He is a gentleman of middle age, has had a wide range of business experience, and in all his trade dealings is prompt, reliable, and trustworthy. He occupies a commodious office and yard, and carries at all times an immense stock of bituminous and anthracite coal, which he receives direct from the mines, and is therefore in a position to offer to his customers the best class of fuel at first prices. The extent of his trade is a sufficient indication of the approval of the citizens of his business methods, for it extends to the neighboring cities of Charlestown, Henryville, Sellersburg, Salem, Bloomington, Scotts-burgh, and Croftersville. Six teams and four carts and a large force of men are employed in filling the orders of customers, and with him nothing in the way of diligence, promptitude, and honorable dealing is lacking to gain the satisfaction of the public. Mr. Jacobs is a native of Indiana, a pleasant, genial gentleman, a citizen of good standing, and a business man of undoubted ability.

BURNSIDE & HALL, Real Estate, No. 5 Spring Street.—Among those prominently identified with the real estate business in this city is this firm, composed of Mr. J. Burnside and Mr. J. P. Hall, well and favorably known in this section as representative, reliable, substantial business men, and have been associated and established in their present location since the beginning of the present year, and in that time taken an active part in many important real estate transfers. They buy, sell, and exchange city and suburban property and farms, and also deal in Kentucky wood and mining lands, and also Florida lands, and in realty throughout the south and west generally, handling large tracts, and can offer the very best inducements to those seeking good paying, permanent investments. They are well versed in all details appertaining to realty operations, and are gentlemen in whom the most implicit confidence can be placed. Mr. Burnside is a South Carolinian by birth. He has lived in Indiana many years, and is engaged in business in Cementville, where he has a large coöperage and general store. He is the owner of considerable realty in this section, and also a cotton plantation in his native state. He is young, active and progressive, live and wide awake, and one of the prominent merchants and citizens of this section, enjoying a wide acquaintance and the esteem and confidence of many friends. Mr. Hall is a gentleman in middle life, and was born in Elizabethtown, Ky. He has resided in Jeffersonville many years, and has always been active, in commercial and local affairs. He is a large real estate owner, and is the justice of the peace of Jeffersonville township, and it should be said to his credit that he has won the unbounded confidence and regard of the community by the impartial manner in which he fulfills the duties of his important office. The Justice is always pleased to make young couples happy, and it is almost needless to say his services are in active request by those about embarking on the matrimonial sea of bliss.

M. A. SWEENEY & BRO., Manufacturers of Engines, Boilers, Etc.—The leading manufacturers of steamboats of steel and steamboat machinery of all kinds, including improved balance valve engines and piston valve engines, also sheet iron and copperwork, etc., are Messrs. M. A. Sweeney & Bro., proprietors of the Sweeney's Foundry and Machine Works. The proprietors, Messrs. M. A. and James W. Sweeney, are mechanical engineers and master machinists of remarkable skill and soundest judgments, and they have effected many improvements in steamboat engines and other machinery. The business was established by them in 1869, and has steadily developed in magnitude and importance, the firm sparing neither pains nor expense to render their



works complete, and all jobs perfect in material and workmanship. They have a desirable location between Market Street and the river, owning some ten acres, and where they have erected several commodious and substantial buildings, including large foundry and sheet iron shop, erecting shop, blacksmiths' shop, boiler yard, etc. They have executed the most important contracts ever let for steamboat engines and boilers, and do work that is of the most durable, reliable character. Besides steamboat machinery of every description, they make a specialty of iron and steel hulls, and are now building two large boats for Alabama and Georgia parties respectively. Another feature is the construction of architectural ironwork for buildings of all kinds, such as beams, girders, columns, shutters, etc., also court-houses, steel vaults, iron and steel jails. Their experience in this line is very great, and they point to court-houses and jails built by them at Columbus, Ind., Washington, Davis County, court-houses; Bloomfield, Green Country, Ind., court-house; the jail in Jeffersonville, jail in Cocoon, Ind., jail in Huntsville, Ala., and others too numerous to mention, as testimonials of their skill. Those wanting good honest ironwork should send for estimates, as the Messrs. Sweeney are experts and can accurately figure on strains and the sizes of materials required. Sheet iron and copper work are executed here in the most thorough manner; also grist and saw mill machinery; castings of all kinds are promptly made to order, while their iron and steel boilers have become justly celebrated for their great power, safety, economy, and durability. They keep constantly on hand and for sale second hand engines and boilers, and in every way consult the best interests of every customer. From 150 to 175 hands find steady employment here, and the firm always have a number of important contracts on hand. Messrs. Sweeney are natives of Ireland who came to the city when children, and have achieved a great and deserved success. They have the finest establishment of the kind, run upon the most approved methods, and are also interested in large cement mills, while they are extensive property owners, and have by their ably directed efforts secured to Jeffersonville a great and flourishing industry.

N. H. MYERS, Men's Outfitter, Nos. 57 and 59 Spring Street.—Among the most liberally patronized establishments in this city we find is that of Mr. N. H. Myers, the men's outfitter, located at Nos. 57 and 59 Spring Street. Mr. Myers has had many years' practical experience catering to the tastes of gentlemen of refinement, and throughout his business career, which dates from 1880, has sustained a well deserved reputation alike for superior goods, splendid workmanship, low prices, and fair, honorable dealing. He owns the building in which he is located, two floors being utilized for business purposes. In size it is 35x75 feet,

and two stories in height, substantially built, and altogether is a very desirable property. The salesroom is elegantly appointed, and a magnificent display is made of a choice, carefully selected assortment of English, French, and American suitings, woollens, trousers, etc., in all the newest and most fashionable styles and designs. Experienced tailors only are employed, and Mr. Myers is unremitting in his attentions to render satisfaction. He cuts and makes gentlemen's wearing apparel upon scientific principles in the highest degree of artistic excellence, and well deserves the name he has acquired as "leader" in his line of business. He also keeps in stock a full line of clothing ready made, for men, youths, and boys, which is noted for fashionable style, cut, finish, and quality of material. A wide range of men's furnishing goods is shown, embracing everything in rich, handsome neckwear, collars, cuffs, fine dress shirts, gloves, hosiery, and all the novelties. Mr. Myers is a young man, a native of this well known and popular city. He is always the first to introduce the new styles as soon as brought out, and through his business connections in the city of New York, is constantly receiving the newest goods and the latest fashions, and it should be said to his credit that many of the best dressed men in Jeffersonville are his permanent patrons. In the workshop, which is on the second floor over the store, he employs some twenty-five skilled tailors, and is prompt in filling orders. Mr. Myers, besides his many patrons in this city, is also doing a fine jobbing trade, which comes from all the surrounding sections. He is very progressive, enterprising, and public spirited, and besides this establishment, which he has made so popular by his fair dealing, he is interested in several corporations, and enjoys a well deserved prosperity.

P.ATTON MANUFACTURING COMPANY, Hollow Ware.—Probably the largest and best known manufacturer of hollow ware in the world is the concern known as the Patton Manufacturing Company, of which Mr. A. G. Patton, of Columbus, O., is the proprietor. Mr. Patton's factories (which furnish constant employment to five hundred or more hands) are located at Columbus, O., and Jeffersonville, Ind. The Columbus factory is managed by his son, Mr. A. V. R. Patton, and that in Jeffersonville by his nephew, Mr. W. D. Patton. Both factories are fully equipped with the latest and most improved machinery and appliances known to the trade. The business, which is the oldest in this line of goods in the United States, dates from 1865, at which time a factory for the manufacture of enamelled goods only was established by Mr. A. G. Patton, at Troy, N. Y. The business in its present complete form, however, was started by the same gentleman at Columbus, O., in 1874, at which time, in addition to the line of goods which had previously been manufactured by him at Troy, N. Y., was added the manufacture of stove hollow ware, which now of itself largely exceeds the original line. The factory at Jeffersonville was established in the fall of 1886, and is probably the finest equipped factory of the kind in existence, having had the benefit of Mr. A. G. Patton's experience and experiments both at Troy, N. Y., and Columbus, O., no expense being spared to increase the output per man and improve the quality of the goods turned out. The Patton Manufacturing Company are fully able to make, and do guarantee to the trade, ware equal in every respect, if not superior, to any now produced either in the United States or Europe. The premises occupied by the Jeffersonville factory comprise a spacious foundry 320x96 feet, and a two-story warehouse, 32x300, with machine shops, enamelling and grinding rooms, etc., occupying buildings covering an area of 100x300 feet. Here the company produces in large quantities all kinds of stove hollow ware, including their famous "Triumph" hollow ware, consisting of pots, kettles, spiders, griddles, tea kettles, etc., also Maslin preserving kettles, sauce pans, round boilers,—in fact, everything included in the line of cast iron cooking utensils, in enamelled, tinned, turned, ground and plain, in addition to which they make a line of cuspidors which are known and introduced thoroughly all over the United States, and are the standard goods in their class. The shipments made by this house reach the hardware jobbers and stove manufacturers in all jobbing towns in the country. The concern issues a handsomely illustrated forty page catalogue, which is mailed to the trade on application to either house, and all orders are executed with unusual promptness, as the firm carry at all times a stock aggregating half a million pieces of the various kinds of ware produced.

H. S. BARRETT & CO., Fine Job Printing, No. 79 Spring Street.—Among the well known exponents of the art of printing in this city may be mentioned Messrs. H. S. Barrett & Co., who occupy the second floor of the building No. 79 Spring Street. Every facility is provided, and for strictly first class work, reliability, and promptness in executing orders, none in the business sustains a higher reputation. The premises are quite commodious, well equipped with presses and all the appurtenances for doing fine job and commercial printing, and the best satisfaction is guaranteed patrons, while the prices quoted are always of the most reasonable character consistent with superior work. Mr. Horace S. Barrett, Mr. Howard G. Ferguson, and Mr. Earle W. Hamlen, the copartners, are all young, active, progressive business men, and although only associated and established in their present location since December, 1890, are rapidly building up a first class, substantial, permanent city and country trade. They execute work with skill in the best manner, and well deserve the pronounced success which has attended their ably directed efforts. Mr. Barrett is a practical printer of ability, and turns out work with that skill his experience enables him to exercise. Mr. Ferguson is a native of this state, and was born in Charlestown, and is connected with the Citizens' National Bank of this city. Mr. Hamlen was born in Jeffersonville, and has always lived here. He has had considerable experience as a job printer, and is well versed in all the details appertaining to the art. Orders are filled expeditiously in the best manner, and the outlook for increased business for these industrious young men is indeed very cheering.

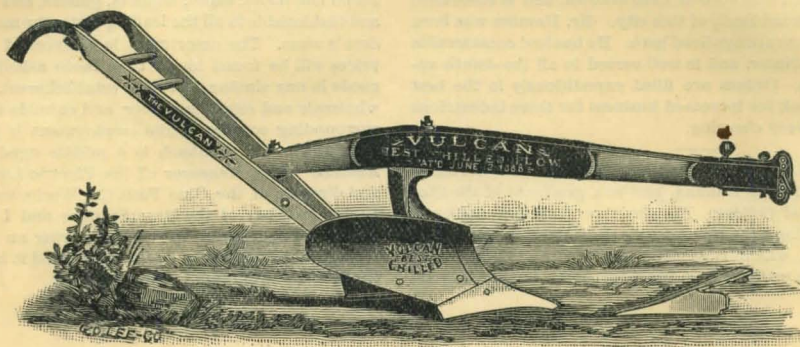
N. B. HARTWELL, Dentist, Opposite Post Office.—Mr. Hartwell is a native of Indiana, and is a graduate of the Cincinnati Dental College. His great professional ability is rapidly gaining wide recognition, and attracts a large and influential patronage, which is steadily growing in extent. He formerly practised his profession in Seymour, Ind. His dental par-

lors occupy the second floor, and are handsomely fitted up, with laboratory adjoining his operating room. He possesses all the latest and most improved appliances of the dental art, has a dental chair of the latest improved kind, and carries on every branch of the profession, including extracting and filling of teeth, artificial work, does bridge and crown work, gold and silver filling, administers gas, etc., executing all operations in the most skilful and considerate manner, and all work is done at the most reasonable prices. Mr. Hartwell is vice-president of the Alumni of the Ohio College of Dentistry. He is a young man, and his activity and enterprise have met with the liveliest appreciation and recognition since his beginning.

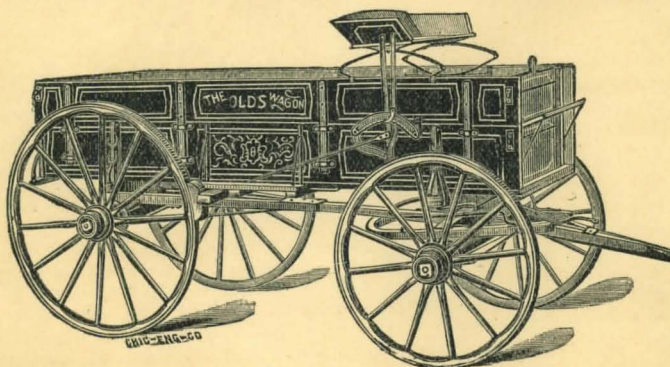
S. GOLDBACH, Boots and Shoes, No. 71 Spring Street.—In the manufacture of superior grades of boots and shoes, a reliable and old established house is that of Mr. S. Goldbach, who has carried on this important line of business since 1863. The premises occupied and owned by him, the ground floor and basement being used for business, is 25x70 feet in dimensions. He also owns the building next door. In the stock handled will be found fine boots, shoes, slippers, gaiters, and everything that is new and fashionable in all the leading styles for men's, women's, and children's wear. The assortment is unexcelled as to quality, and the prices will be found lower than those asked for the same grade of goods in any similar first class establishment. The business is of a wholesale and retail character, and extends throughout the city and surrounding country, while employment is given to three efficient assistants. Mr. Goldbach is a middle aged man and a native of Austria. He is treasurer of the Electric Light and Gas Company, and director of the Ohio Falls Car Works and First National Bank. He is a member of the Masonic order and I. O. O. F. A first class patronage is enjoyed, the house having an established reputation for the excellence of its productions, and it is cordially commended to the substantial favor of our readers.

ILLUSTRATED LOUISVILLE, Kentucky's Metropolis.

KENTUCKY SEED WAREHOUSE, Nos. 232, 234, and 236 Second Street.—Louisville has always maintained a high reputation as a business centre and is the leading headquarters for the trade in seeds and farming and garden implements. There are a number of concerns engaged in the trade, and among these we desire to direct attention to that known as the Kentucky Seed Warehouse, located at Nos. 232, 234, and 236 Second Street, where a spacious, commodious building, four stories in height, 75x100 feet in area, is occupied and utilized for salesrooms, packing of seeds, and office. The buildings are provided with an elevator, and every convenience is at hand for the accommodation of the trade. A large warehouse 65x100 feet in dimensions and four stories in height is also occupied and used for storage purposes and for farming implements, etc. Only the best quality of tested seeds are allowed to reach customers, and the vast trade done, and well known integrity of the firm, and their unimpeachable reputation are potent advocates of the absolute reliability of the goods. The firm handle and deal in all the leading and best known makes of farming and



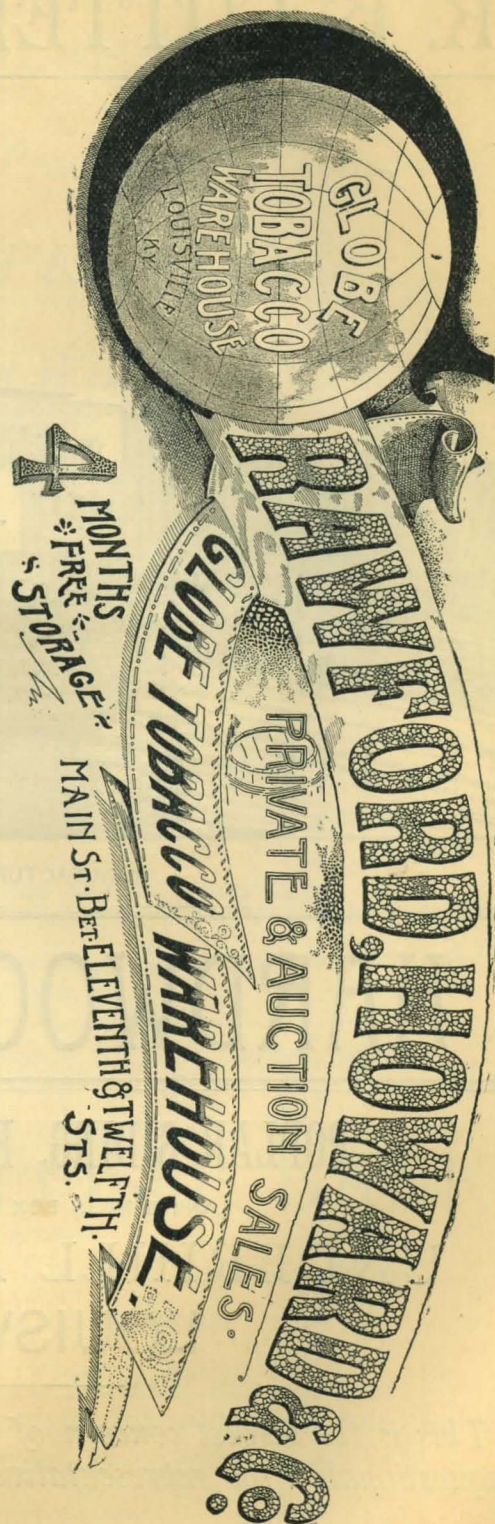
AGENTS FOR THE VULCAN CHILLED PLOW.



AGENTS FOR THE CELEBRATED "OLDS" WAGON.

garden implements, and carrying a large stock, are enabled to meet the wants of agriculturists in the best manner, on the most favorable terms. Among the various implements kept on sale are the celebrated Vulcan Chilled Plows, the Solid Comfort Plows, the "Olds" Wagons, Buckeye Mowers and Reapers, Dodd's Hay Rakes, Acme Harrows, etc., made by well known manufacturers. Orders are promptly filled for any kind of seeds or agricultural implements, and every attention is paid to those patronizing the house. The trio of copartners, Mr. H. H. Rademaker, Mr. Otto E. Mueller, and Mr. Will Ross, are all thorough practical business men, well known in commercial and financial circles. They have been associated and established in business since 1888, and command a trade widely diffused throughout this and adjoining states, which is continually growing in importance and magnitude. Mr. Rademaker is a gentleman in middle life, a native of Germany, but has been in Louisville many years and actively identified with the interests of the city. Messrs. Mueller and Ross are both young men; the former is an Indianian by birth and the latter a Kentuckian. The character and standing of these gentlemen may be inferred from the fact that they have built up a flourishing business, and are among the most active promoters of all movements to advance Louisville's material interests.

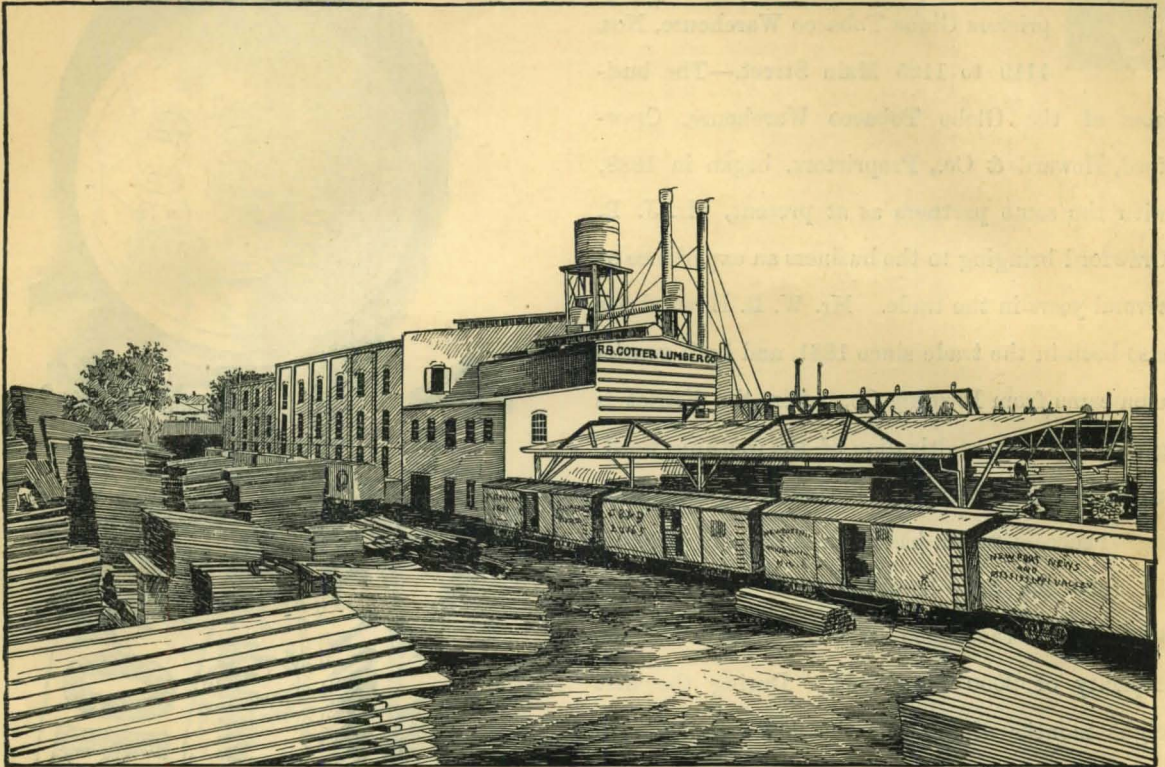
CRAWFORD, HOWARD & CO., Proprietors Globe Tobacco Warehouse, Nos. 1119 to 1125 Main Street.—The business of the Globe Tobacco Warehouse, Crawford, Howard & Co., Proprietors, began in 1888, with the same partners as at present, Mr. J. R. Crawford bringing to the business an experience of several years in the trade. Mr. W. R. Howard has also been in the trade since 1881, and both gentlemen came from Fleming Co., where the district is given up to the cultivation of the soothing weed. In their efforts to create a business they met with signal success, which has never materially wavered. In 1890 the firm handled 8300 hogsheads of tobacco, and the Globe warehouse has a storage capacity of 2000 hogsheads. During the first eight months of business the firm handled 5578 hogsheads of tobacco, a remarkable showing for a new firm. The warehouse consists of a two-story brick building 85x210 feet, well lighted, and with every requisite for the dry storage of tobacco, which is allowed to remain free for four months. They employ eighteen men, and do their own cooperage. The firm is a member of the Tobacco Exchange, and Mr. J. R. Crawford is a member of the arbitration committee of the exchange. The Globe Tobacco Warehouse is very popular with producers, because of the liberal terms of dealing and the prompt settlements. Daily auction sales are held, and liberal advances made on consignments. They do a business of a half million annually.



R. B. COTTER, President.

J. D. H. MITCHELL, Secretary.

R. B. COTTER LUMBER CO.,



MANUFACTURERS AND WHOLESALE

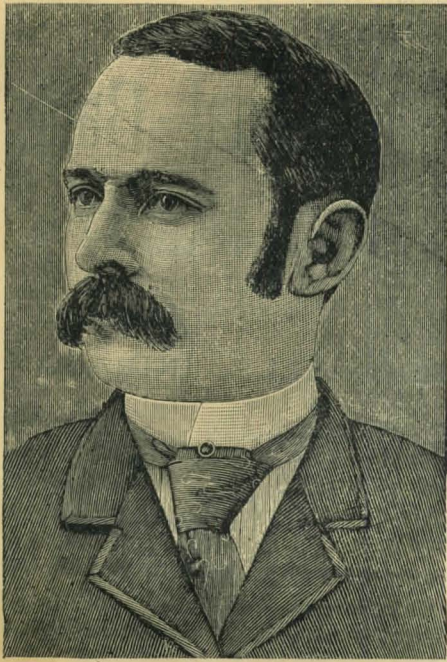
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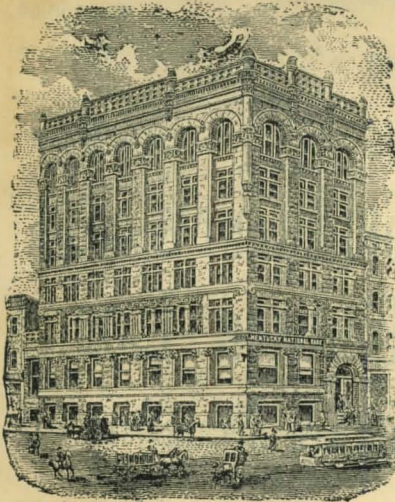
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Letter Press Artistic Commercial

PRINTING,

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Kentucky National Bank, LOUISVILLE.

CAPITAL,	\$1,000,000.00.
SURPLUS,	250,000.00.

UNITED STATES DEPOSITORY.

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H. C. TRUMAN, CASHIER.

ATTILLA COX, VICE-PRESIDENT.

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(ORGANIZED MARCH 24, 1891.)

N. E. corner Fourth and Main Streets, Louisville, Ky.

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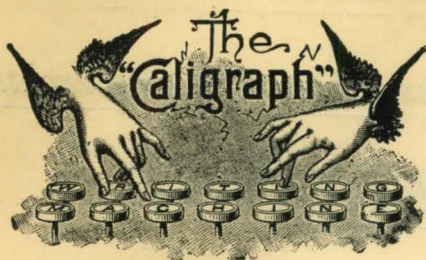
JOHN UNZ, Stoves and Tinware.

FRANK SPECKERT, Groceries.

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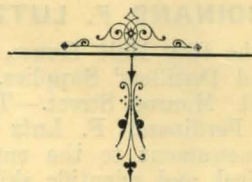
This Firm make a specialty of handling Old Whiskey and carry in stock about one-third of all there is in the world for sale of ten years old and older.

W. C. Priest & Co.,

Real ❖ Estate,

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Louisville, Ky.

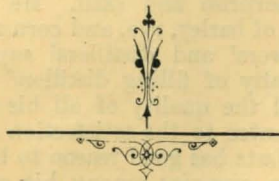


C. H. FAWCETT,

Dealer in Coal,

No. 21 East Main Street,

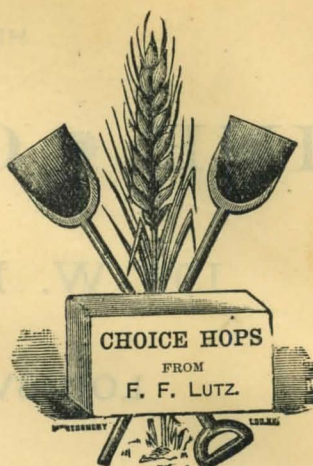
New Albany.



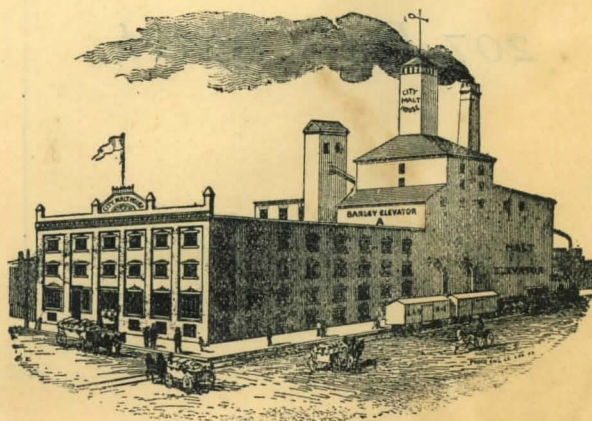


FERDINAND F. LUTZ,

Proprietor of the City Malt House, and Dealer in Brewers' and Distillers' Supplies, Nos. 1127, 1129, and 1131 Monroe Street.—The business in which Mr. Ferdinand F. Lutz is engaged is a striking monument to the enterprise, the thorough technical, and scientific skill which has distinguished its operation. It was started in 1879 by Mr. Lutz on a modest scale, but it soon expanded as the quality of his product became known. To-day Mr. Lutz operates three malt houses: the City Malt House, at Monroe and Twelfth Streets, with a capacity of 250,000 bushels; the Falls City Malt House, corner Franklin and Wenzel Streets, with 100,000 bushels capacity; and another at Versailles, Ky., of the same capacity as the one just mentioned. His trade extends throughout Kentucky, Indiana, Ohio, Virginia, Tennessee, and Georgia, and is daily increasing. The local trade, too, is very large, Mr. Lutz supplying many of the brewers of the city and suburbs. The business foots up a total of \$350,000 a year, and, as was said before, is a striking proof of the success which has rewarded Mr. Lutz's enterprise and skill. He manufactures all kinds of barley, rye, and corn malt; deals in barley, brewers' and distillers' supplies, and makes a specialty of filling distillers' orders for yeast malt, and the quality of all his malts he is ready to guarantee to the satisfaction of his customers. Mr. Lutz has good reason to be proud of the position he occupies among his competitors and brother merchants. He is but thirty-five years of age, and full of business energy and tact. He is a member of the Commercial Club and of the



Board of Trade, is interested in the Belt Line Railway Company, a stockholder in the South Park Residence Company and the Shaefer-Meyer Brewing Company. He also holds membership in the Brewers' and Maltsters' Protective Association, and as far as his own business relations stand is the leading maltster of the state. Mr. Lutz combines with these business qualities a facility of literary expression, all the more noticeable that it is rarely found in conjunction. His articles in the Spirit and Brewing Monthly Journals always command a respectful hearing, for he not only knows whereof he speaks, as many men may, but he has the power to present these views before the public. His article in the February number of the Bonfort Wine Spirit Circular Journal is one of especial merit and has attracted wide attention. It is a pleasure to be acquainted with Mr. Lutz, as he is not only a whole-souled, clever gentleman, but also a liberal minded citizen, progressive, and always ready to do one a favor. This no doubt is also no small factor in making him successful as he deserves to be.





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